Get smart

Small Market Aetna Rating Tool (SMART)

User guide

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aetna™

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Introduction

Small Market Aetna Rating Tool (SMART) is a web-based quoting tool designed to give brokers and general agents access to real-time new business quoting. With this system, you can:

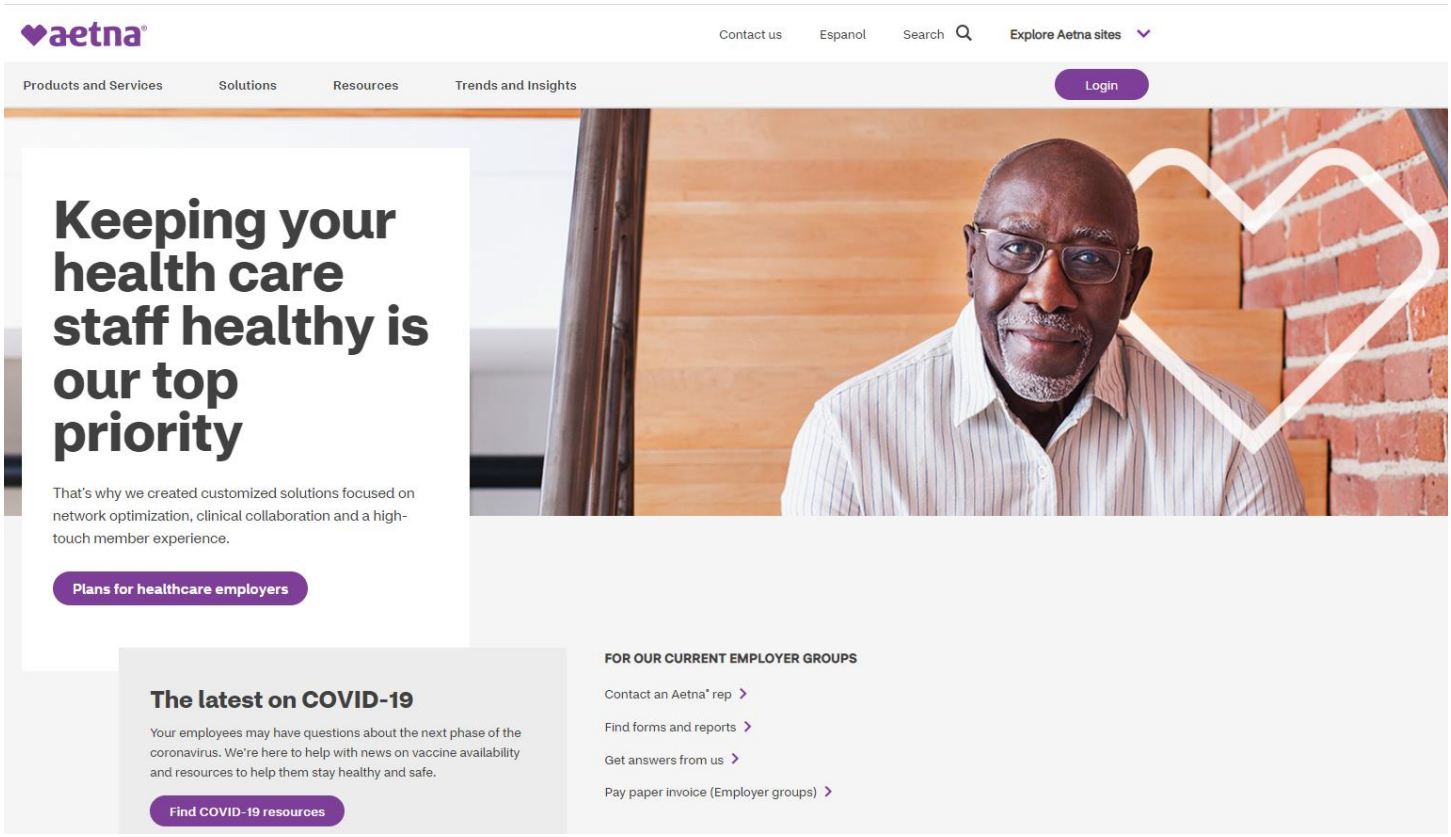
- Create new business quotes
- Send proposals to customers
- Access renewals for current customers

This quick reference guide gives a basic overview of the new business quoting capability available on the Small Market Aetna Rating Tool.

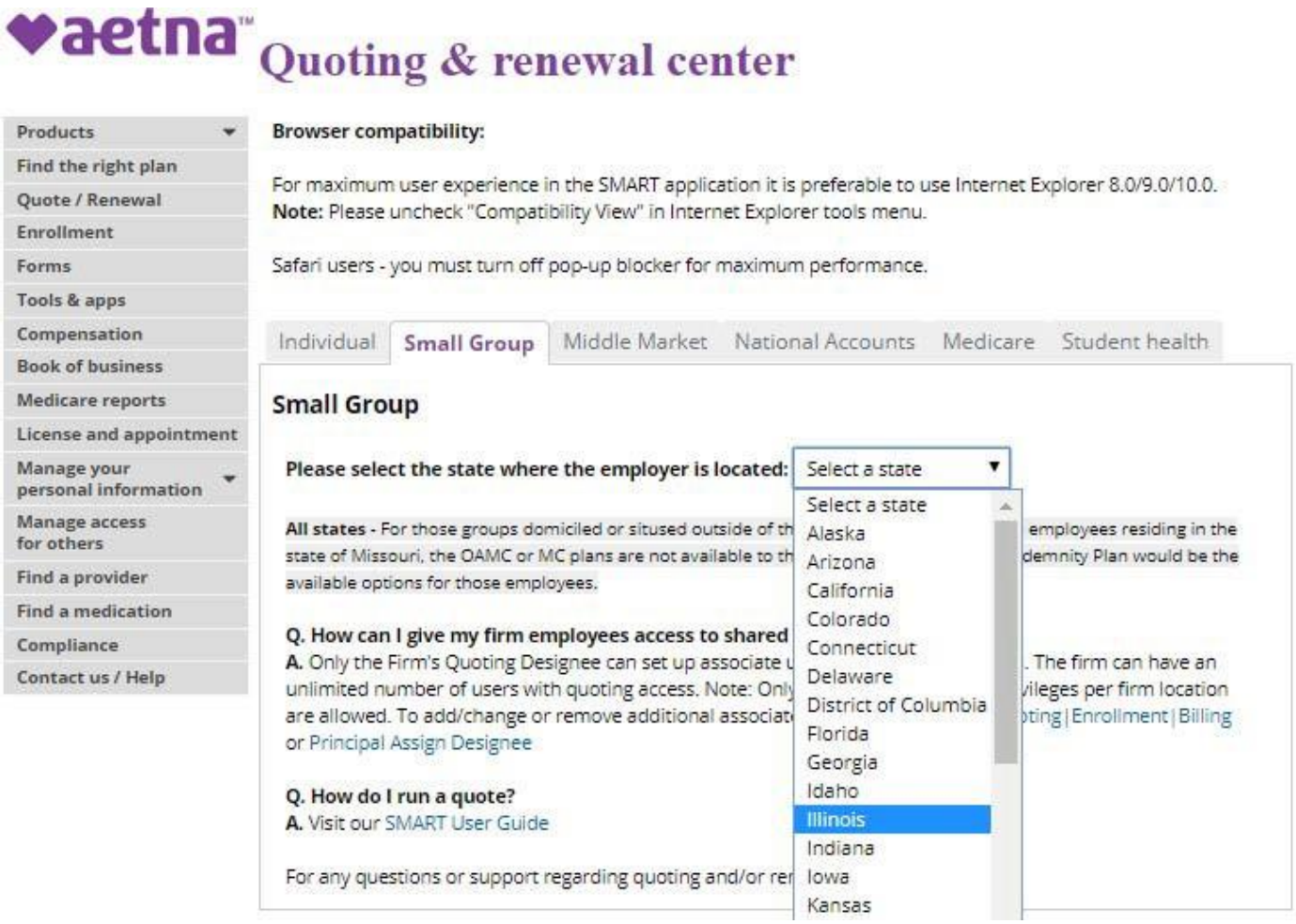
Please note: The screen samples shown in this guide have been reformatted for training purposes. Employer, plan and premium information shown on the following screens is for demonstration purposes only. Actual screens may differ slightly and contain additional information.

Accessing SMART:

You can access the system via the Producer World® provider portal on **aetna.com/insurance-producer.html**.



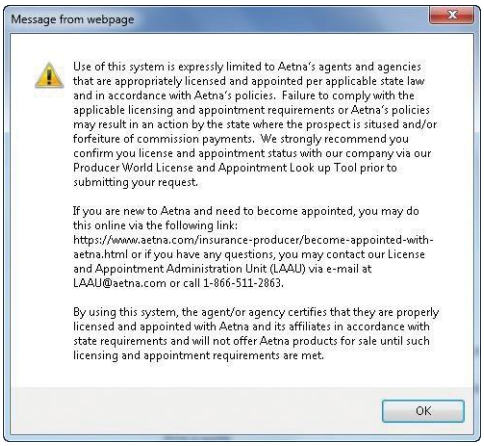
After you log in to Producer World, select the “Quote / Renewal” on the left menu and then select “Small Group” tab. segment page from the top menu. Under the “Small Group” tab, select the employer state in the drop-down field.



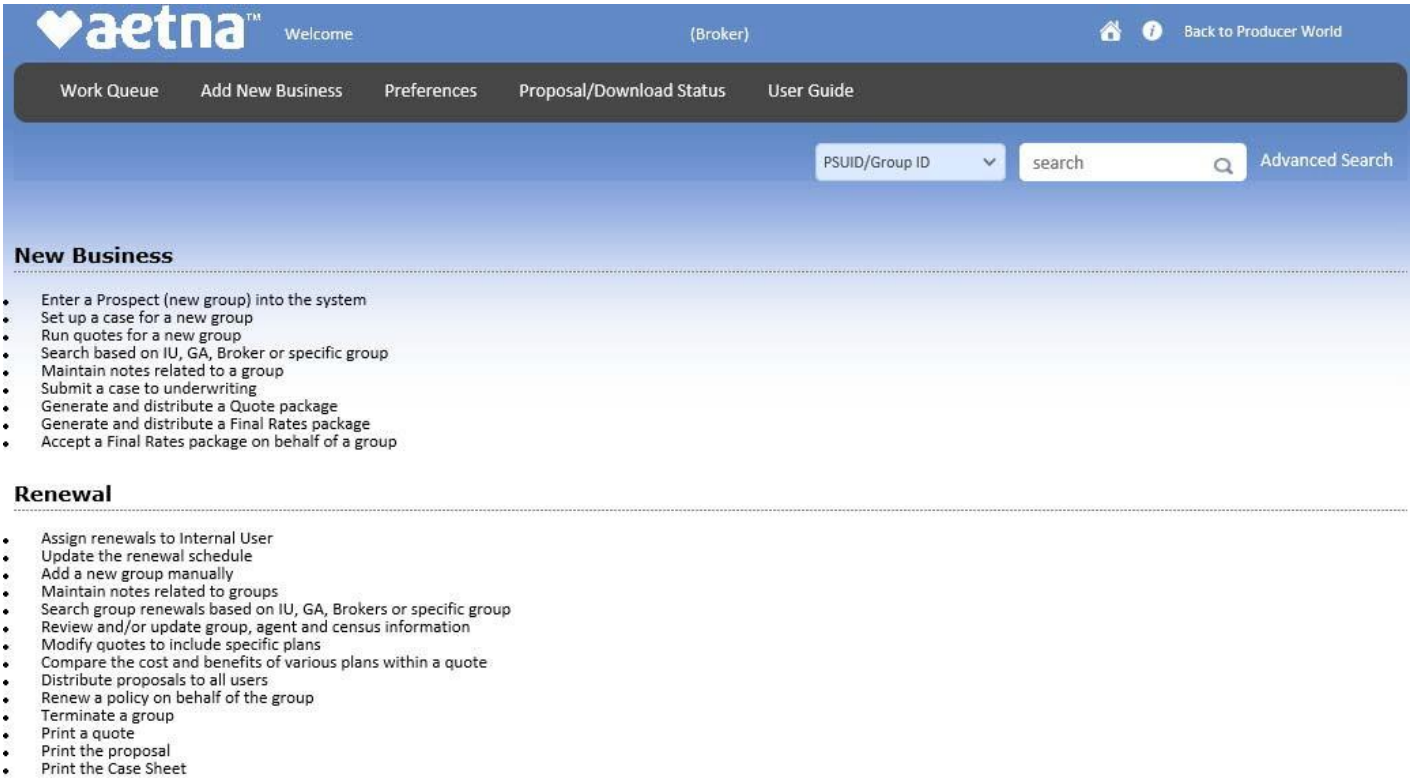
Select “Illustrative quoting” for AFA or “ACA Small Market Aetna Rating Tool (SMART)” for ACA.

If quoting Aetna Funding Advantage (AFA), click on "Use the SMART platform". This will bring you to the Welcome to the Small Group Aetna Rating Tool page. Select the "Proceed" link at the bottom of the grid.

You will see the following disclaimer regarding this system being exclusively for Aetna agents and agencies that are appropriately licensed and appointed according to applicable state requirements. Hit "OK."



This will take you to the Small Group Aetna Rating Tool (SMART) Welcome page.



Agency access

SMART allows two levels of access to quotes: shared and non-shared.

Those with shared access can allow administrative users and quoting designees in an agency to access:

- Quotes created by other users/brokers in the agency
- Quotes assigned to the firm by a general agent or Aetna
- Renewal information for the agency's book of business

Agency brokers will continue to have non-shared access. This means they can access only quotes they create or a general agent (if retail user) or Aetna assigns.

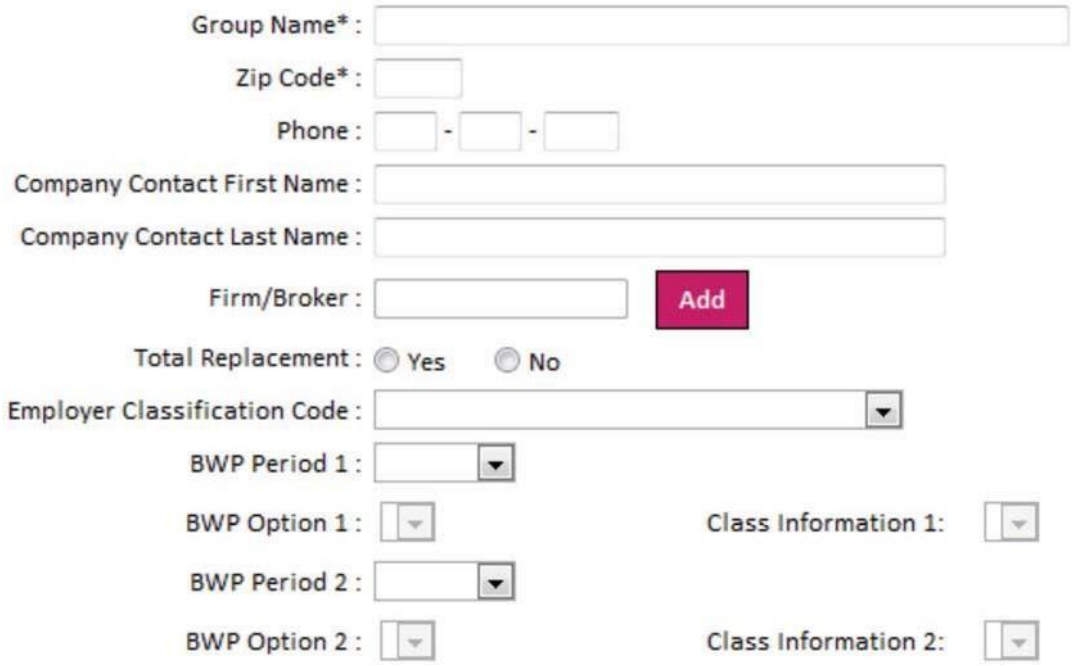
Running a new business quote

1. Welcome page

Select “Add New Business” on the Welcome page.

2. Group information

Complete the fields with an asterisk on the Group Information screen. Hit “Next.”



How to:

Add firm/broker information (general agencies only): Select the “Add” button next to the Firm/Broker field. This will take you to the Agent screen, where you can search for and add the firm/broker. If you log in as a broker, you don’t have to add yourself. If you are a general agent, you can add a broker using this function.

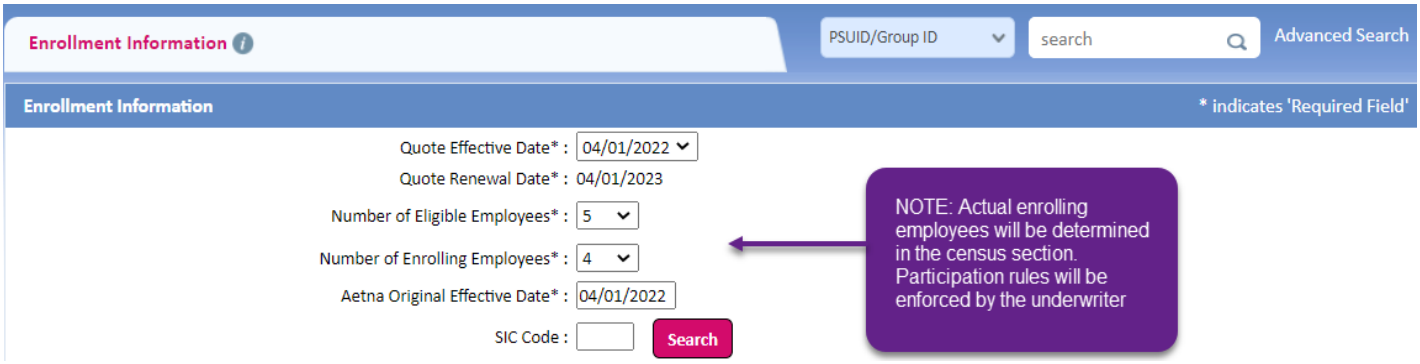
Save your information and go to “Client Manager.” Select “Save.”

3. Enrollment information

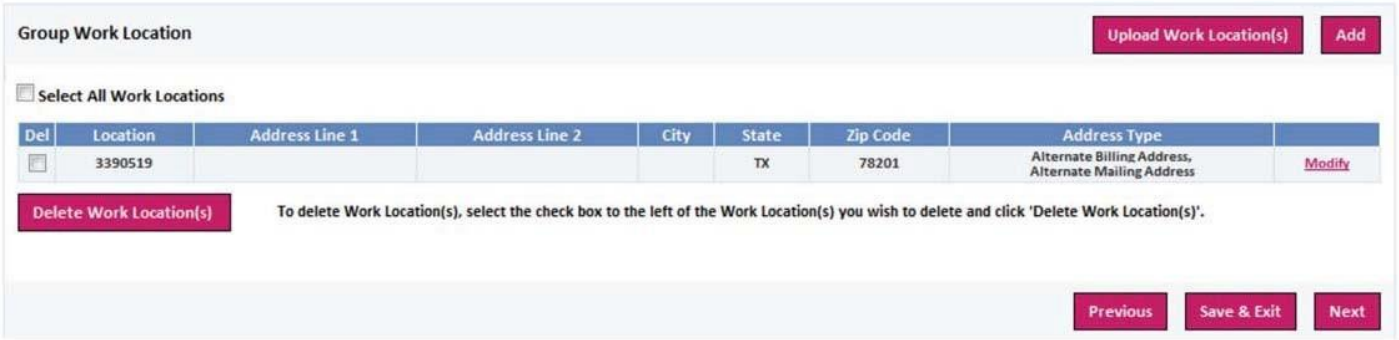
- Enter the information on the Enrollment Information screen.
- Enter the Standard Industrial Classification (SIC) code. You can use the “Search” button to look up the type of business for the numeric SIC code.

Helpful hints:

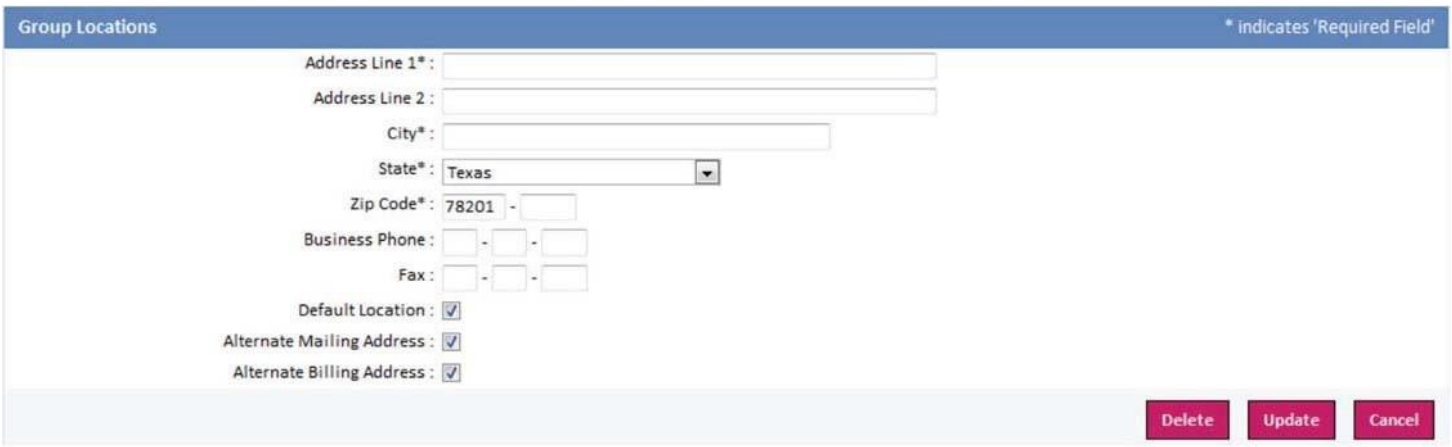
The Medicare Primary/Secondary field can be manually adjusted by the user. The field defaults to Medicare primary or secondary based on the number of eligible employees entered. Depending on the makeup of a particular group, the default selection may not reflect the correct answer to that question. If the default selection is known to be incorrect for a particular group, the field should be manually changed.



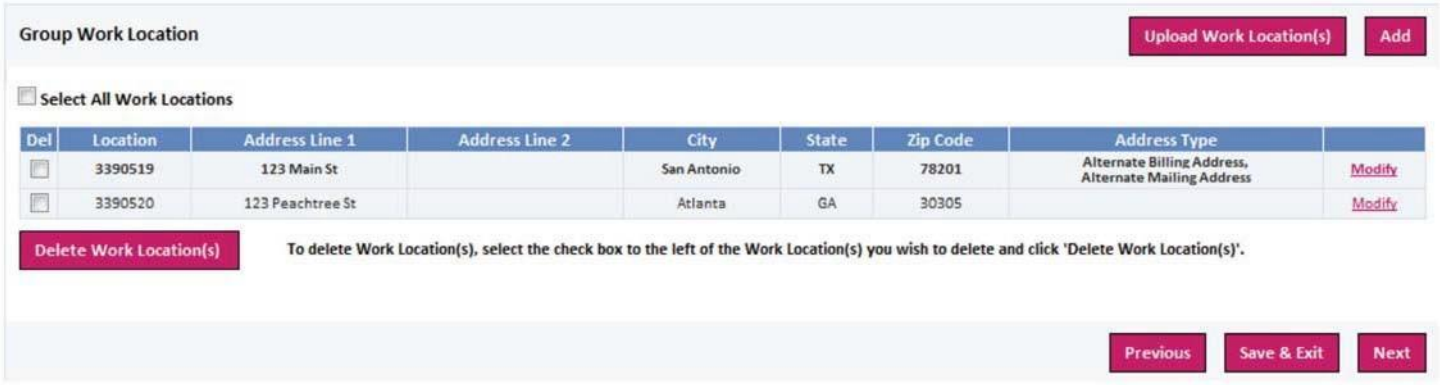
SMART allows for out-of-state quoting functionality. Use the "Add" button from the Enrollment Information screen to enter additional work locations, including work-at-home. Map specific employees to their locations to ensure they are quoted the correct products. If all employees work at the headquarters location, hit "Next."



Manually input the address (or abbreviation), city, state and ZIP code. When completed, choose “Update.”

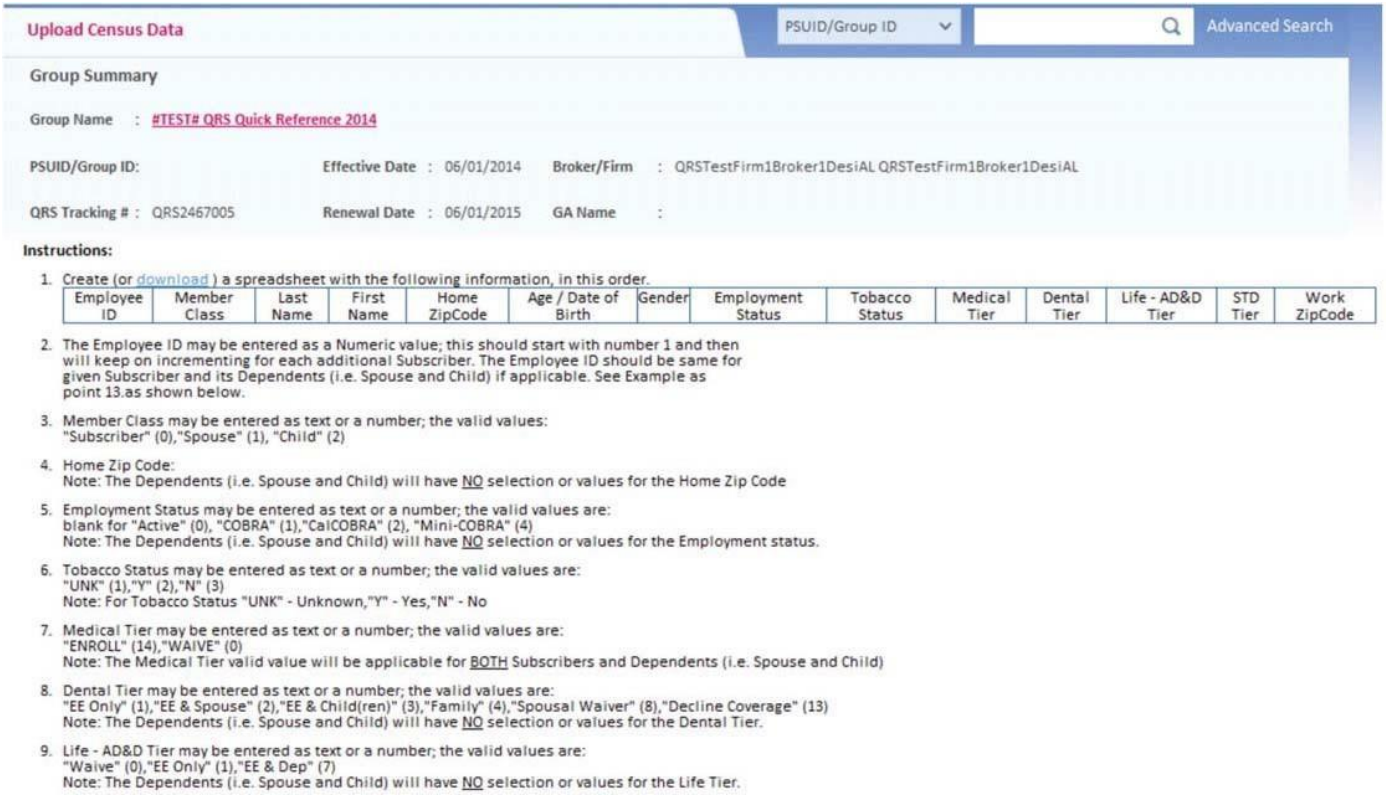


Use the “Upload Work Location(s)” button and functionality to upload multiple locations at once.



4. Census data

Input or upload employee data, including out-of-state and out-of-area employees. Hit “Next.” To upload the Census Data, click on download on step 1 and follow the steps displayed on the screen.



How to:

Upload a census from an Excel spreadsheet: Select the “Upload Census” button. The window above will open with step-by-step instructions on how to upload a census.

Census page

The Member level census (valid for all states except those that are community rated, such as New York) requires all members (subscribers plus their spouses and children) to be inputted. To support these changes, new census columns have been added:

Member class — A drop-down menu with “Spouse” or “Child” selections for each subscriber.

Medicare status — A member-level drop-down menu with defaults based on group situs and member age. When manually adding a row, SMART will warn if the wrong Medicare status is selected based on group situs and member age.

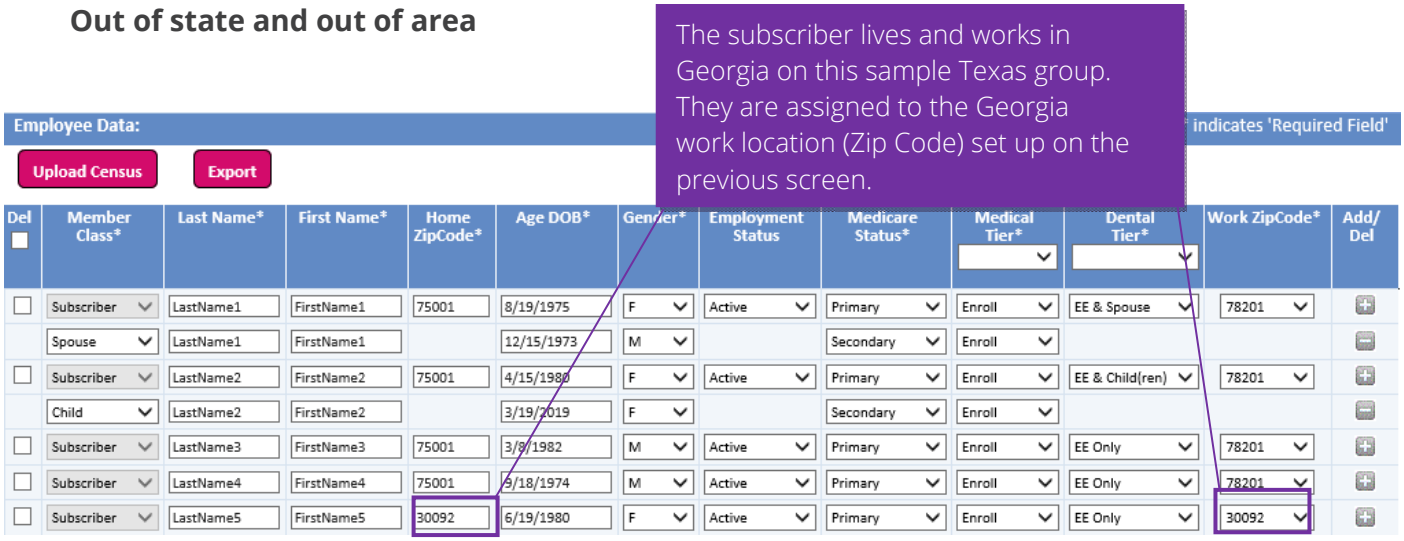
Add/delete member — Selecting the “+” button on the Subscriber line adds a new member row for that subscriber. Choosing the “-” button removes a member under a subscriber. [Checking the “Del” checkbox and “Delete Employee” button removes a subscriber and any associated members.]

Medical Tier now defaults to Enroll because everything is now defined by the members (spouses and/or children) set up under each subscriber.

Helpful hints:

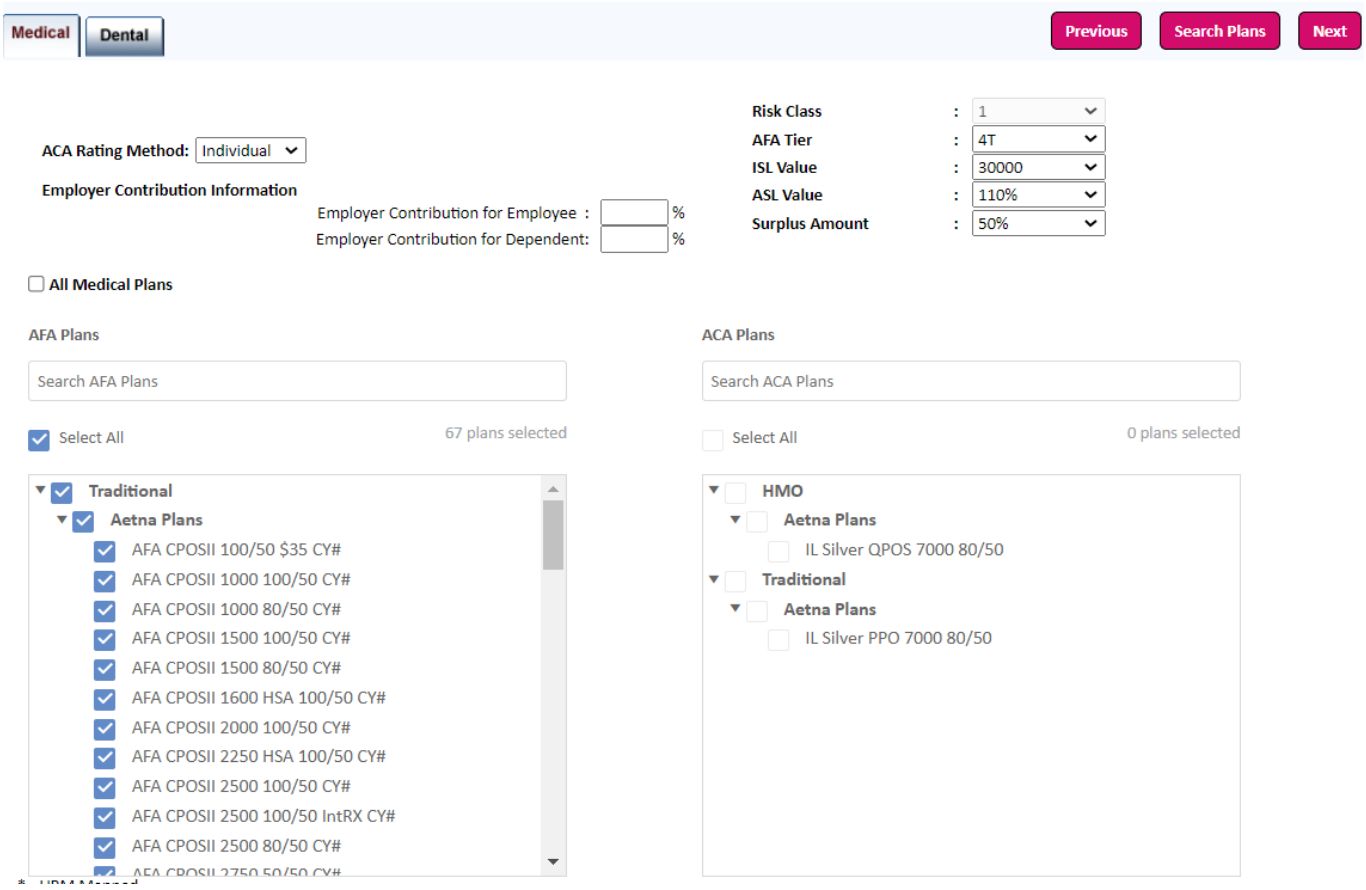
Different tiers of coverage may be selected for medical and dental (as shown in the example above), and employees may waive one coverage while opting for another.

Out of state and out of area



5. Medical plan selection

- Select the medical plans you wish to quote by checking the appropriate checkboxes. **Note: Each 2 – 50 ACA Small Group medical plan is now bundled with a pediatric dental plan (which only covers pediatrics and is not meant to replace stand-alone dental coverage).** Hit "Next" to go to the Supplemental Quote Details screen. Or choose the "Dental" tab to quote additional lines of coverage.



6. Dental plan selection

- Select the "Dental" tab to go to the Dental Plan selection screen. Select the plan(s) you wish to quote by checking the appropriate boxes. If known, complete the appropriate prior dental coverage and contribution percentage fields.

These could affect the rates or plans that are available.

- Select “Next” to proceed to the Supplemental Quote Details page.

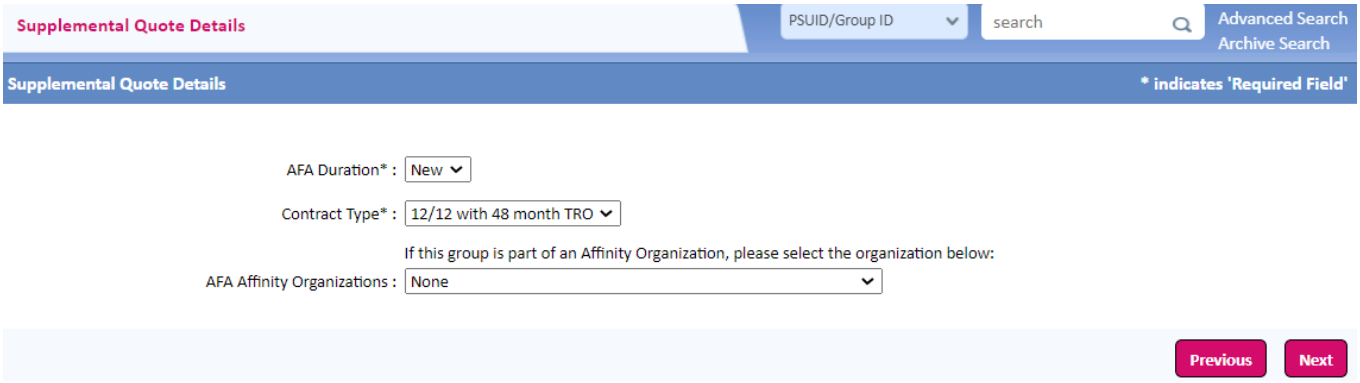
Helpful hints:

Default dental plans are automatically selected on every quote. If you do not want a dental quote or if you prefer other plan options, you can add or remove dental plans on this page.

When completing the census for the Dental Tier column, make sure all eligible employees are entered, including those waiving a dental plan. Dental plan selection is determined by the total number of eligible employees (not just the total number enrolling).

7. Supplemental Quote Details page

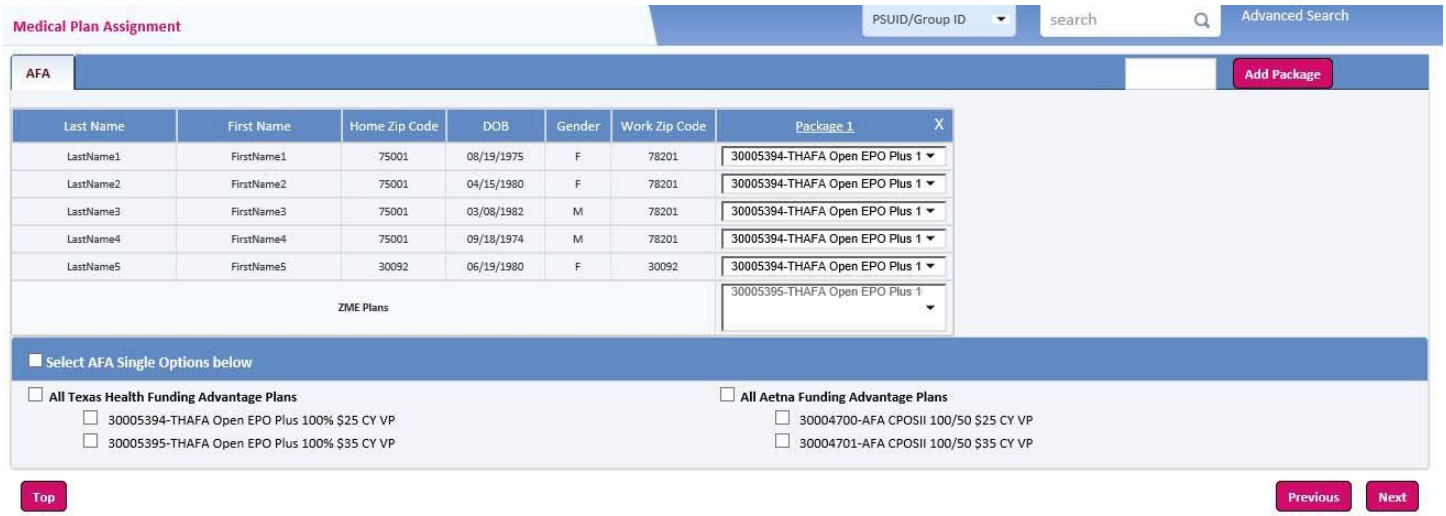
- The screen below appears after clicking the Next button on the Dental Plan Selection screen. For AFA, the AFA Duration and Contract Type fields will display as well as the AFA Affinity Organizations. If the group is part of one of the eligible Affinity Organizations, select it from the options in the drop-down menu. This field will also display for NonACA groups in addition to the NonACA Duration.



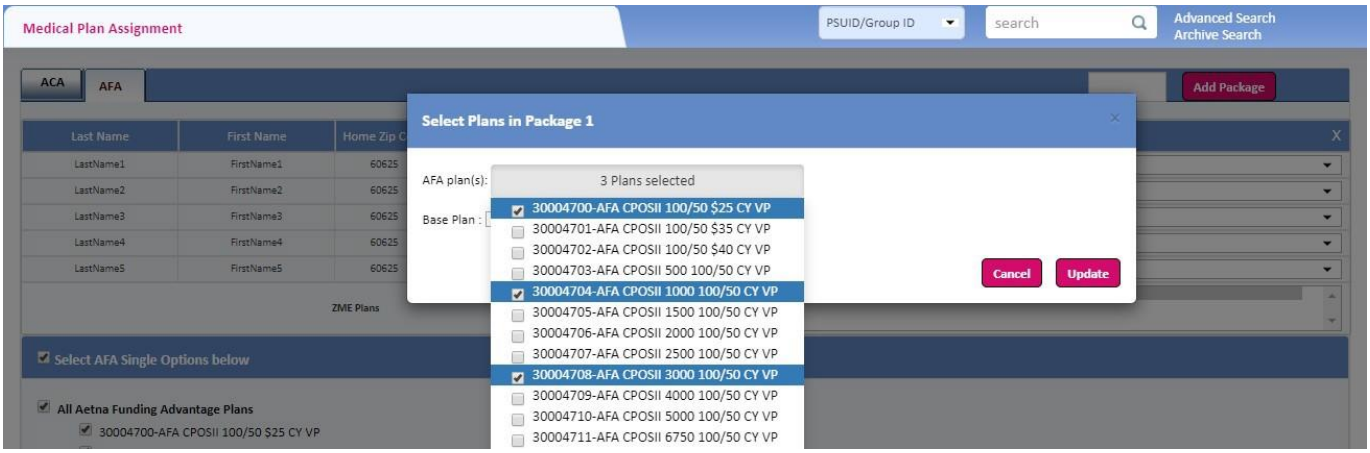
8. Plan Assignment screen single option vs. multiple option quoting

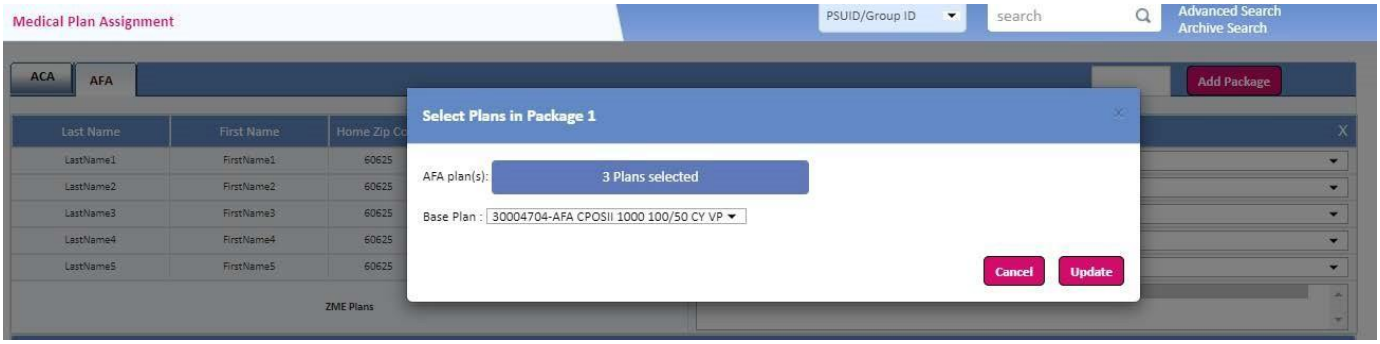
- The screen below appears after selecting the “Next” button in the Supplemental Quote Details screen. It allows you to quote single option, multiple option or a combination of both.
- To quote all single option alternate plans, scroll down to the bottom section of the screen labeled "Select Single Options below". To select all plans, click on the "Select Options below" checkbox. If only a few plans need to be quoted as single option, then select them one by one on this section before proceeding. Plans previously selected in the Plan Selection screen will not be included as single options if not selected in this screen: Medical Plan Assignment screen.
- For multiple option quoting, enter 1 in the box and select “Add Package”.

- Then, Package # 1 will display next to the census. Click on the "Package 1" hyperlink to select the plans to be quoted for this package.
- Select the plans by clicking on Package 1 hyperlink.

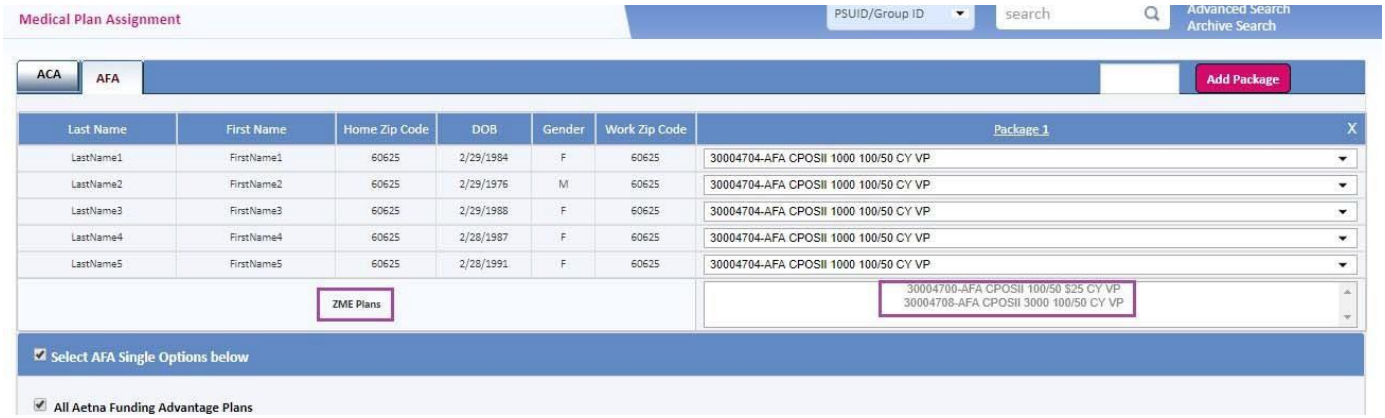


- A pop up will display to assign plans for Package 1. Click on "None selected" to display the plans available for assigning. Once plans for this package are selected, click somewhere in the pop up screen to close the drop down menu. Then, from the options selected in the plan(s) menu, select the Base Plan that will be automatically assigned to all members once Update is clicked.





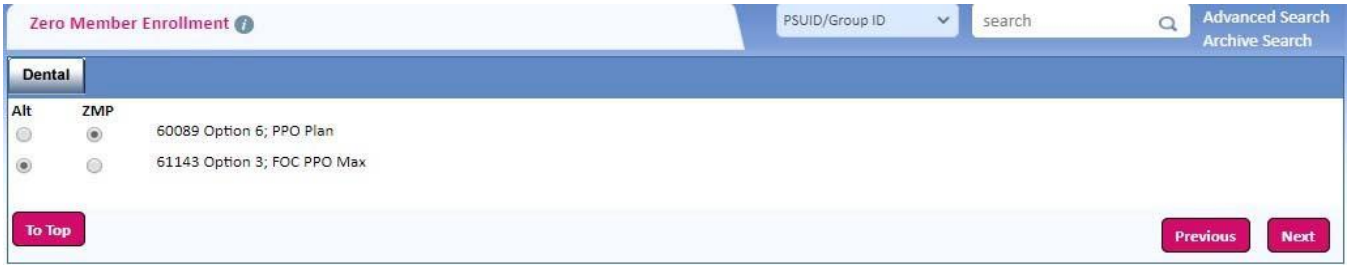
- To assign a different plan to any member, select the plan from the drop down menu next to each member.
- Any plan selected in the package that is not assigned to any members will become a ZME (Zero Member Enrollment) plan displaying below the census section on this screen.



- Once plans have been assigned to Package 1 for multiple option and single option alternate plans selected from the bottom section of the screen, click on Next to go to the Cost and Benefits screen.

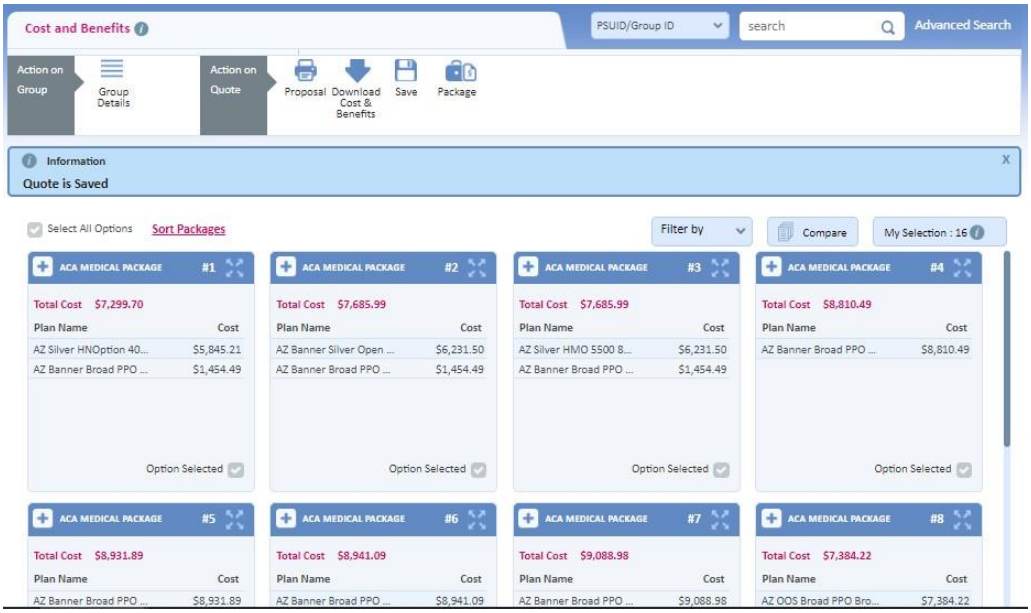
9. Zero Member Enrollment (ZME) screen

- For any plans not assigned on the Dental Plan Assignment page, the Zero Member Enrollment (ZME) page will display to assign plans as either Alternate (Alt) or Zero Member Plan (ZMP).



10. Cost and Benefits

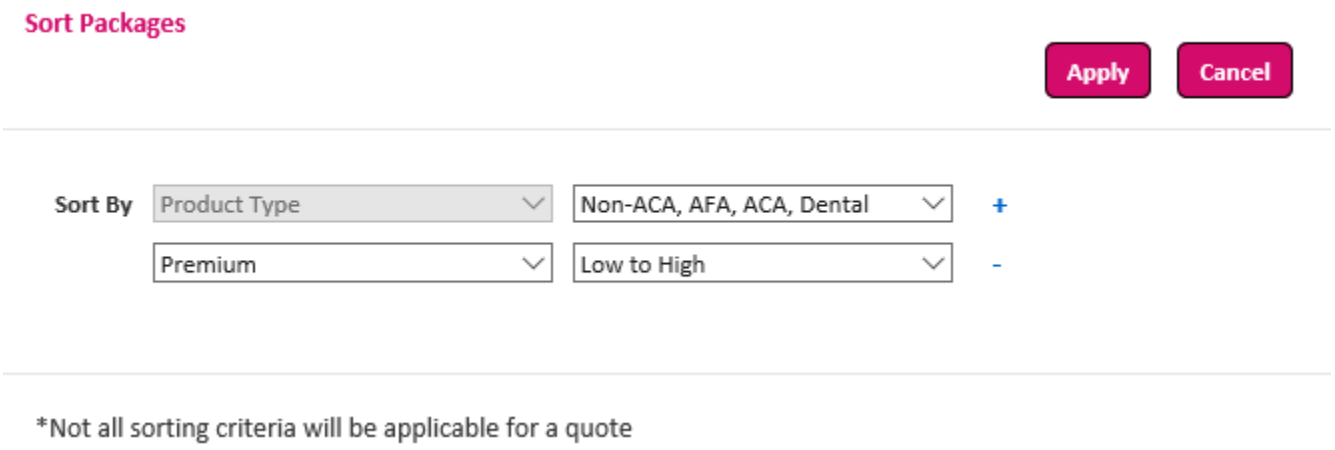
- Select the plan(s) you wish to include in the quote package by marking the appropriate checkbox(es). Then hit "Save Quote." **Only the plans you selected will be included in the saved quote.**



- A blue "Quote is Saved" message will then display.

On the Cost and Benefits page:

- **Select plans:** Check the box(es) below the plan(s), or the "Select All Options" box.
- **Sort Packages:** Select "Sort Packages." This opens a pop up screen where you can sort the quoted plans by Product Type, Premium, Benefits, and many more categories. To add more categories, select the + or the - to remove. Then, select Apply.



- **Print proposal:** Select "Print Proposal."
- **Send proposal:** Select "Quote Package."
- **Download Cost & Benefits:** Select "Download Cost & Benefits" to retrieve the benefits in Excel format.
- **Update group information or quote different plans:** Select "Group Details." This takes you to the screen where you can run an additional quote to include updated group information or new plans.
- **Save a quote after making changes or selecting plans:** Select "Save Quote."
- **Remove the group from your work queue:** Select the "Inactivate" button. You will still be able to search for the group using the search function in the Client Manager.

The following tools are also available:

- **Filter by:** Drop this box down to filter tiles by product type (medical or dental).
- **Compare:** Select two to three tiles and hit this button to compare plans.
- **My selection:** Mouse over this to see the number of options selected per product type.

Quoted options display in tiles. They can be expanded by choosing the " " buttons. The expanded view pops up and provides a more detailed view of the plans, benefits, rates, etc.

Package Details Close

MEDICAL OPTION #1

Total Premium : $6,629.40

TX Bronze OAMC 3750 50/50

Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	50%	$3,750/$7,500	$6,350/$12,700	$50	N/A	N/A	50%/50%/50% up to $500 /30% up to $300	50%	View	$526.28 details
Out-of-Network*	50%	$7,500/$15,000	$12,700/$25,400	50%	N/A	N/A	50%/50%/50% /30%	50%		

TX Bronze OAMC 3500 80/50 HSA

Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	20%	$3,500/$7,000	$6,350/$12,700	20%	N/A	N/A	$10/50%/50% up to $500 /30% up to $300	20%	View	$6,103.12 details
Out-of-Network*	50%	$7,000/$14,000	$12,700/$25,400	50%	N/A	N/A	$10 + 30%/50%/50% /30%	50%		

TX Bronze EPO 3750 50%

Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	50%	$3,750/$7,500	$6,350/$12,700	$50	N/A	N/A	50%/50%/50% up to $500 /30% up to $300	50%	View	$0.00
Out-of-Network*										

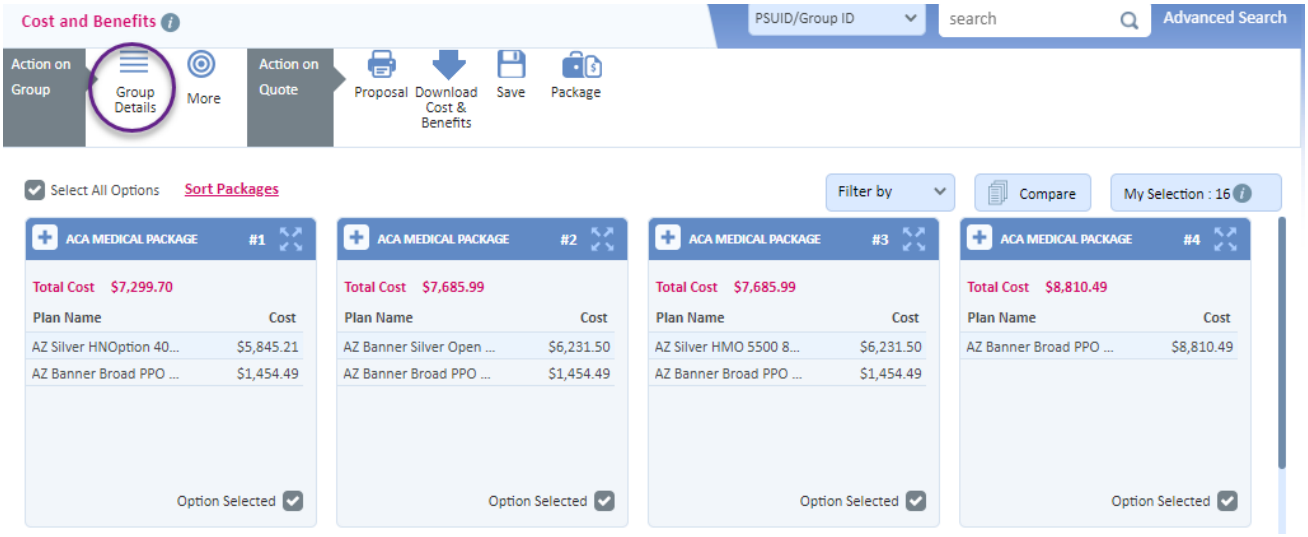
- **View employee premium:** Choose "Rate Grid View" or "Total Cost Details."
- **View benefit details:** Select the plan name.
- **View benefit definitions:** Place your mouse over the terms in the first row of each table/plan.

Helpful hints:

Be sure to hit the "Save Quote" button after selecting the desired plans.

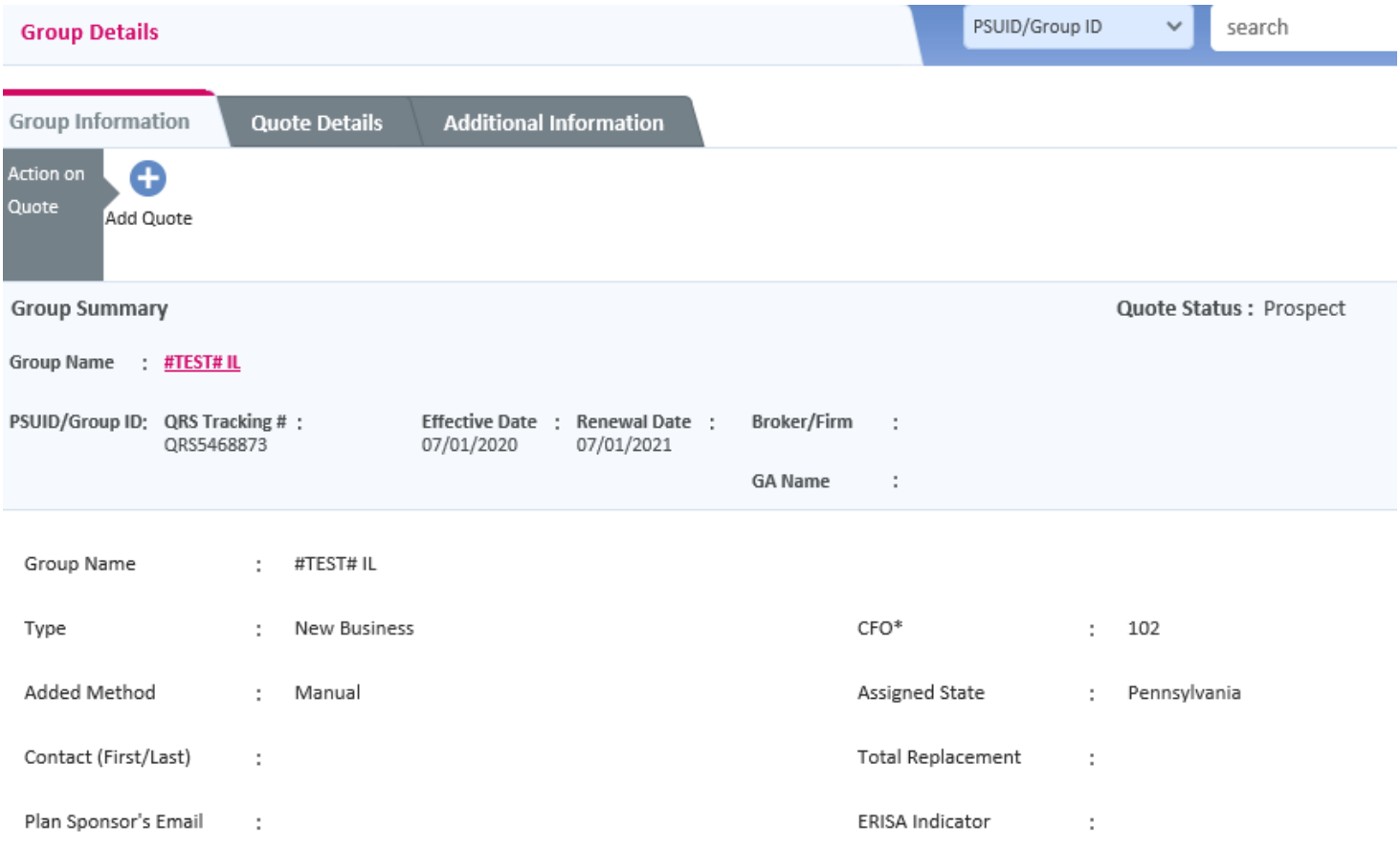
11. Cost and Benefits screen to Group Details

From the Cost and Benefits screen, you can choose “Group Details.”

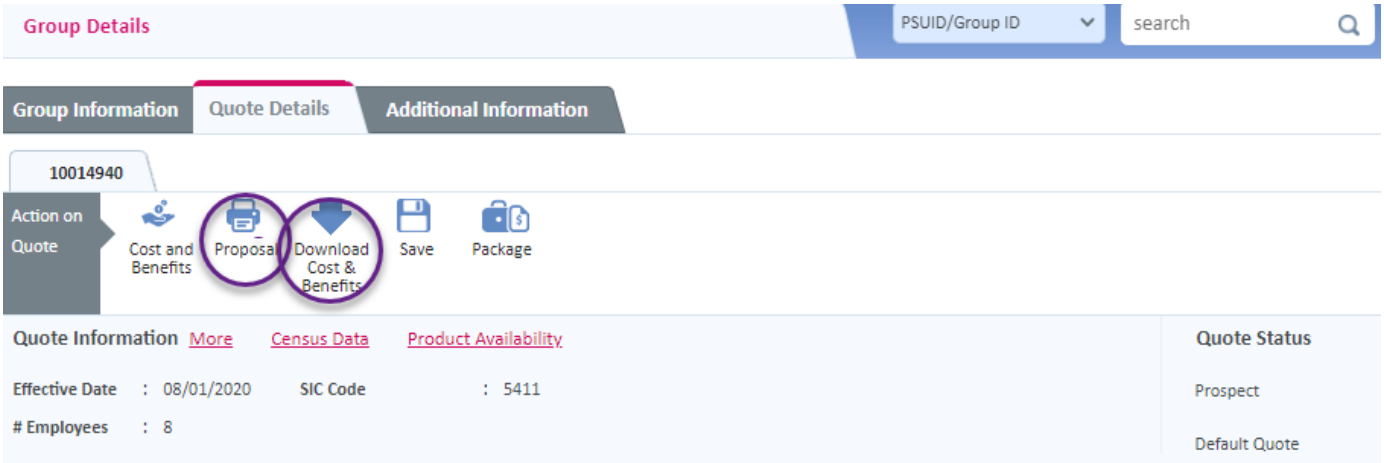


12. Group Details screen and proposal generation

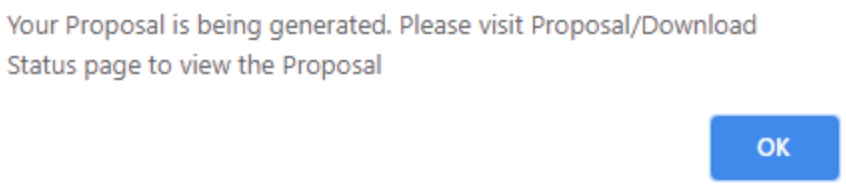
The Group Details information is split across three tabs: Group Information, Quote Details and Additional Information. The purpose of this is to both increase screen-load performance and format the information so it is more user friendly.

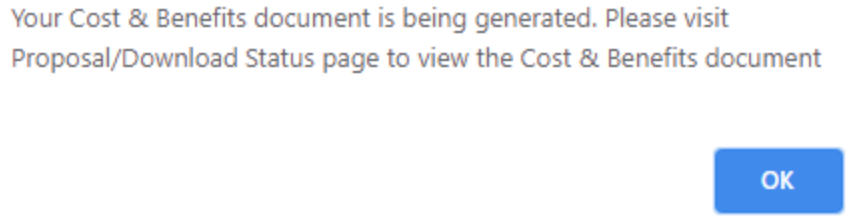


- If you want to print a proposal, select "Print Proposal" on the "Quote Details" tab of the Group Details screen. If you want to download the Cost and Benefits in Excel format, select "Download Cost & Benefits".

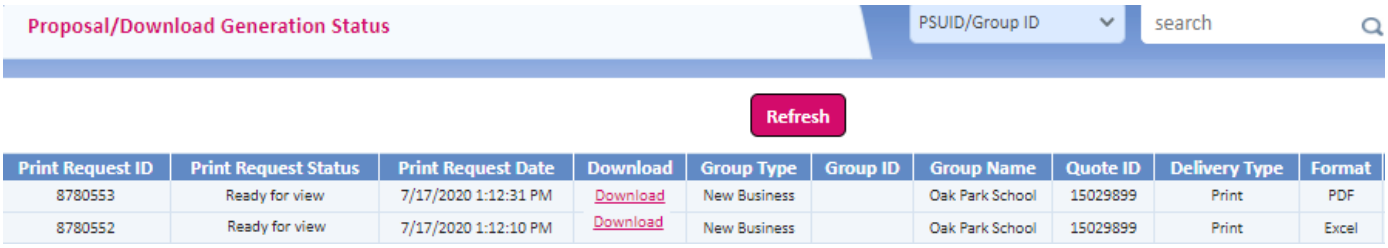


- After choosing "Print Proposal," or "Download Cost & Benefits" a pop-up directs you to the Proposal/Download Status page (link on the top menu bar).





- After navigating to the Proposal/Download Generation Status page, wait for the download link to display by your quote. Hit "Refresh" to update the screen. Once the download link displays, select it to get a file download prompt.

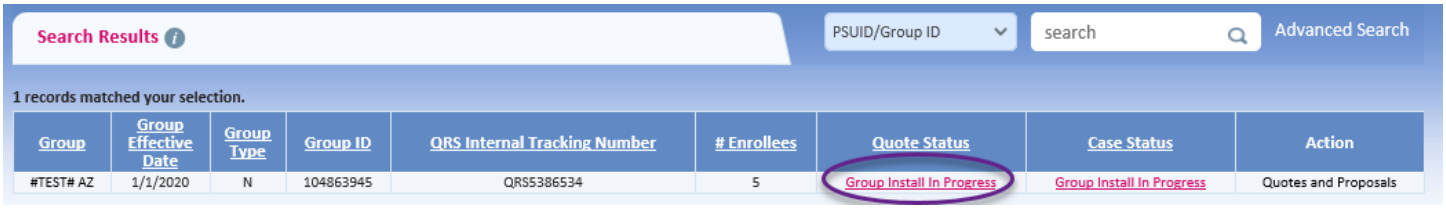


Print Request ID	Print Request Status	Print Request Date	Download	Group Type	Group ID	Group Name	Quote ID	Delivery Type	Format
8780553	Ready for view	7/17/2020 1:12:31 PM	Download	New Business		Oak Park School	15029899	Print	PDF
8780552	Ready for view	7/17/2020 1:12:10 PM	Download	New Business		Oak Park School	15029899	Print	Excel

You can then open it to print or save.

13. New business quote status descriptions

You can find a quote's status indicator on the Cost and Benefits or Group Details screen, in the Work Queue or in search results. From the Work Queue or search results, select the hyperlink to view the status history for a quote.



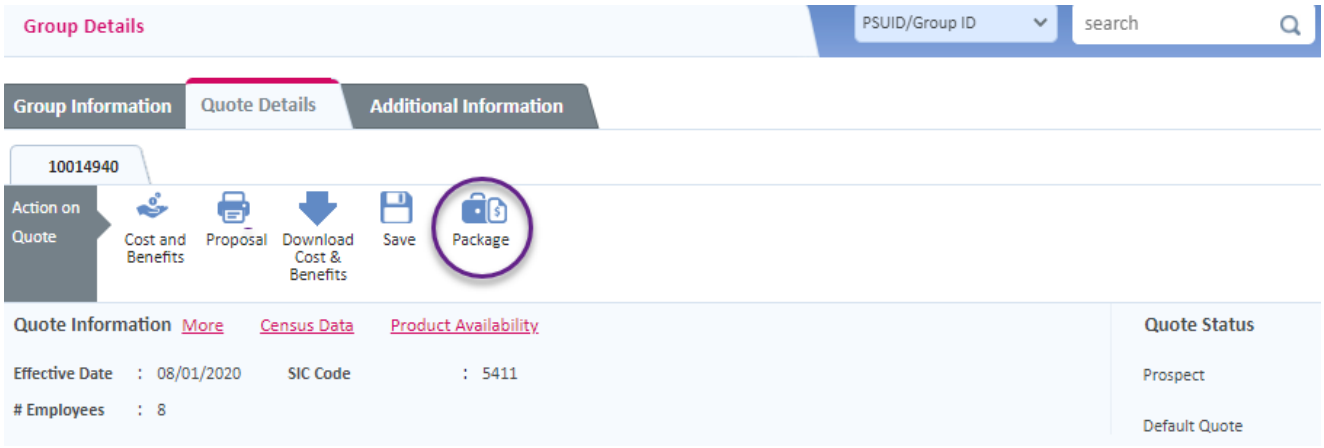
Group	Group Effective Date	Group Type	Group ID	QRS Internal Tracking Number	# Enrollees	Quote Status	Case Status	Action
#TEST# AZ	1/1/2020	N	104863945	QRS5386534	5	Group Install In Progress	Group Install In Progress	Quotes and Proposals

For reference, the following chart gives a description of each possible status.

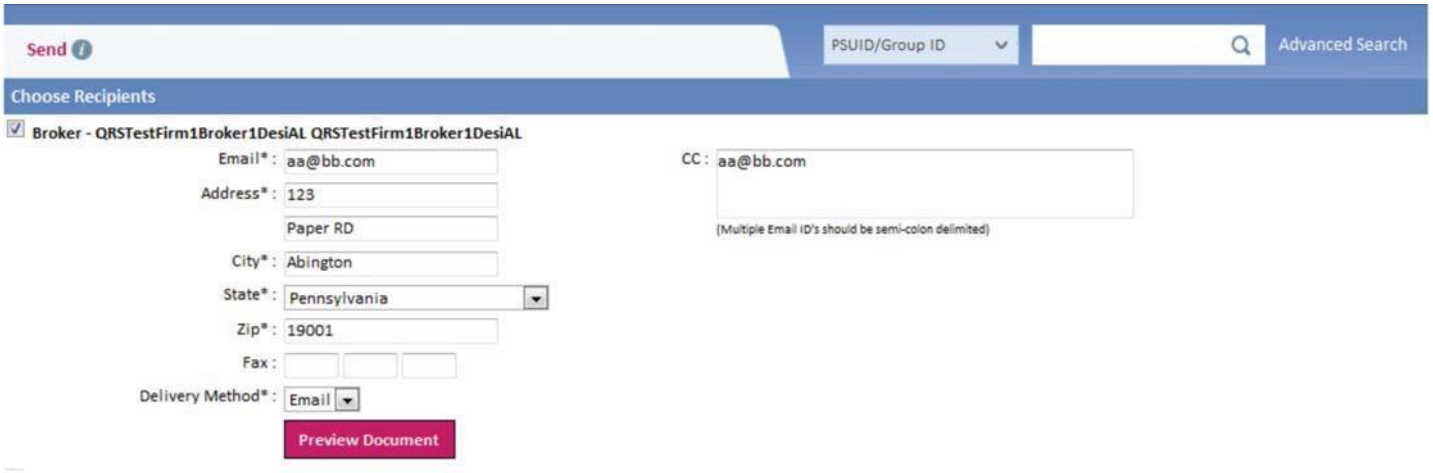
New business quote status description	
External status	**Explanation**
Approved: Awaiting plan sponsor signed rates	Quote has been approved and a signed rate page is required for installation
Broker needs licensing	Broker credentials are invalid or missing — contact the Licensing and Appointment Unit to have licensing credentials updated
Case submitted	Quote has been submitted to underwriting (UW)
Declined: Underwriting guidelines not met	Quote has been declined due to not meeting underwriting guidelines
Group install in progress	Quote has been submitted for installation
Group install initiated	Installation process has been initiated
Inactive	Quote record has not been worked on for some time and has moved out of prospect status
Needs UW review	UW review is required before quote and proposal are available
Pending additional requirements	Additional requirements are needed for quote to be processed
Pending UW review	UW is currently in process of reviewing
Plan sponsor withdrew	Plan sponsor has declined the quote
Prospect	Quote can be accessed and additional work can be done to quotes in this status
Rates accepted	Quote has sold and has begun installation process

14. Send/print quote package

- If you'd like to email the proposal, select the "Quote Package" button at the bottom of the Group Details screen under the most recent Quote ID created for the group.



- Select recipients by marking the appropriate checkbox. Edit address information, if needed, and then hit "Next."



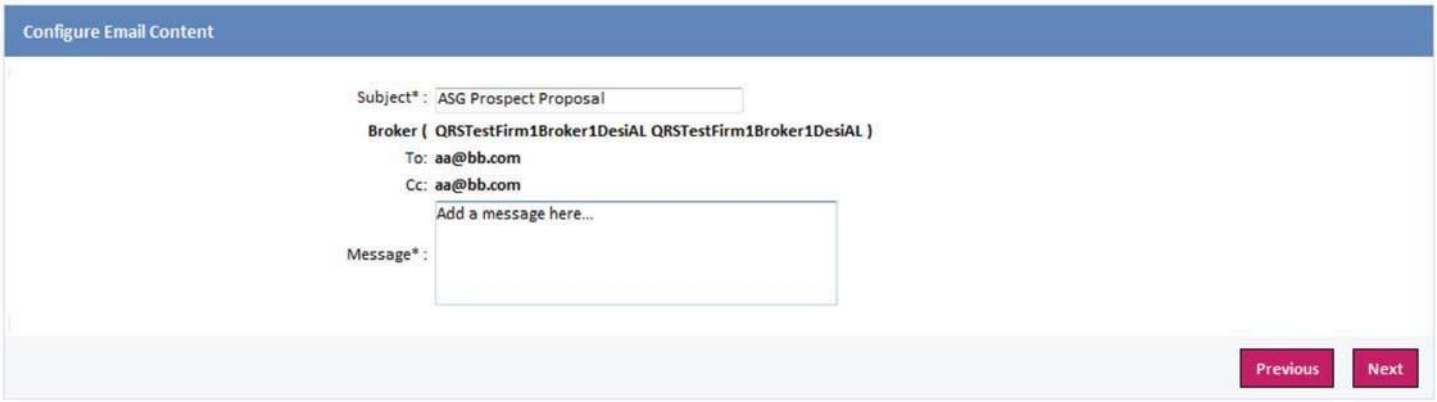
Helpful hints:

You have the option of sending the proposal to yourself and one other contact.

To preview and/or print the quote package, select "Preview Document." A message pops up directing you to the Proposal Status page. From there, you can view and print the proposal. Or save it to your computer.

15. Configure email

The subject line can be changed. The system requires a message before allowing you to choose "Next."



16. Confirm send

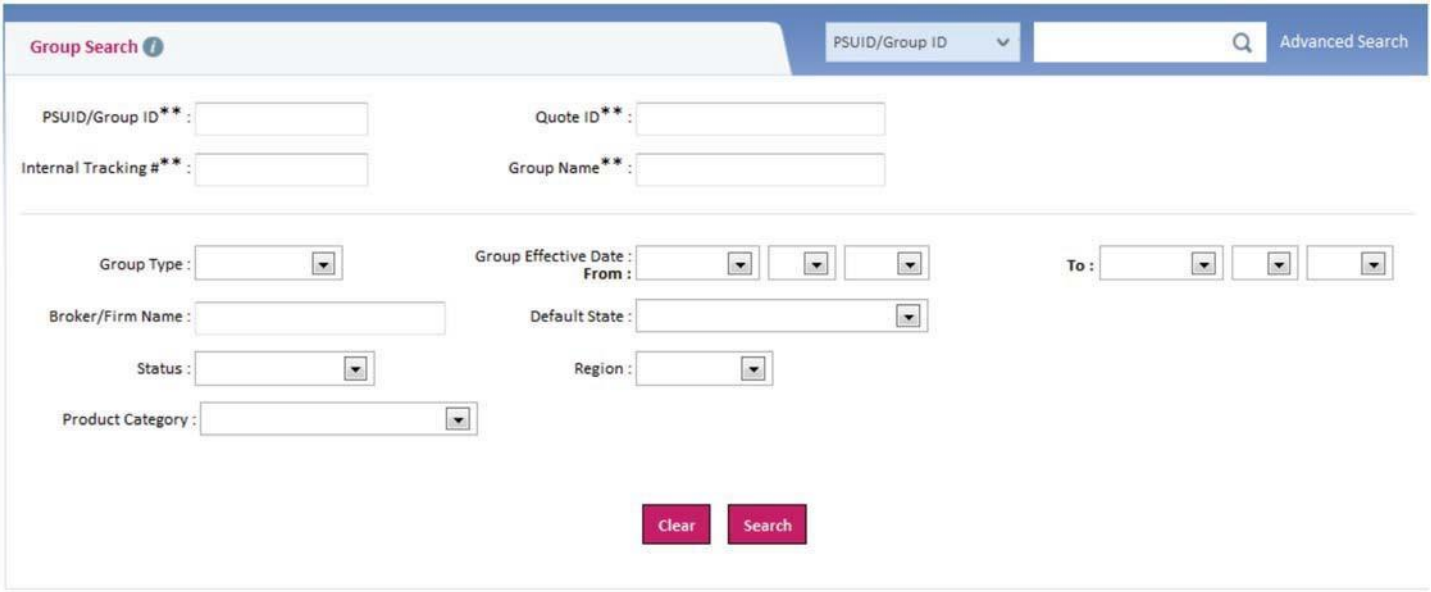
- Review the plan and recipient information.
- To send the quote to the recipient(s), hit "Send Proposal."

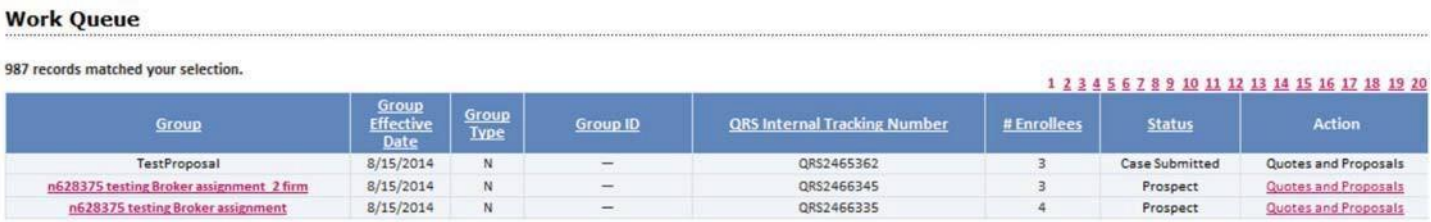
17. Proposal sent

- This screen confirms the proposal has been sent. The presale quote process is now complete.
- To view the proposal for printing, select the "View in Browser" link.
- To exit this page, choose from the following options on the navigation bar:
  - **Work Queue:** View/access your quotes in process.
  - **New Business:** Run a quote for a new group.
  - **Proposal Status:** Check the status of your proposals being generated.
  - **Quick Search:** Use PSUID (Plan Sponsor Unique Identification)/Group ID, Quote ID, Internal Tracking # or Group Name to search.
  - **Advanced Search:** Find a group based on criteria you specify.
  - **Back to Producer World:** Leave SMART and go back to the Producer World Small Group home page.

18. Retrieve quote

- If you need to retrieve a quote that has been generated under your user account, you can use the "Quick Search" box, Advanced Search or Work Queue, located at the top of the screen.





How to:

Retrieve quote using Advanced Search: Select or enter the search criteria and hit "Search." Selecting "Search" without specifying any search criteria will link you to the Search Results page, where all your groups will be displayed. Select the "Quotes and Proposals" link in the Action column for the group on the page.

To retrieve a quote using the Work Queue: Select the "Quotes and Proposals" link to go to the Cost and Benefits page.

How to run additional quotes for a group

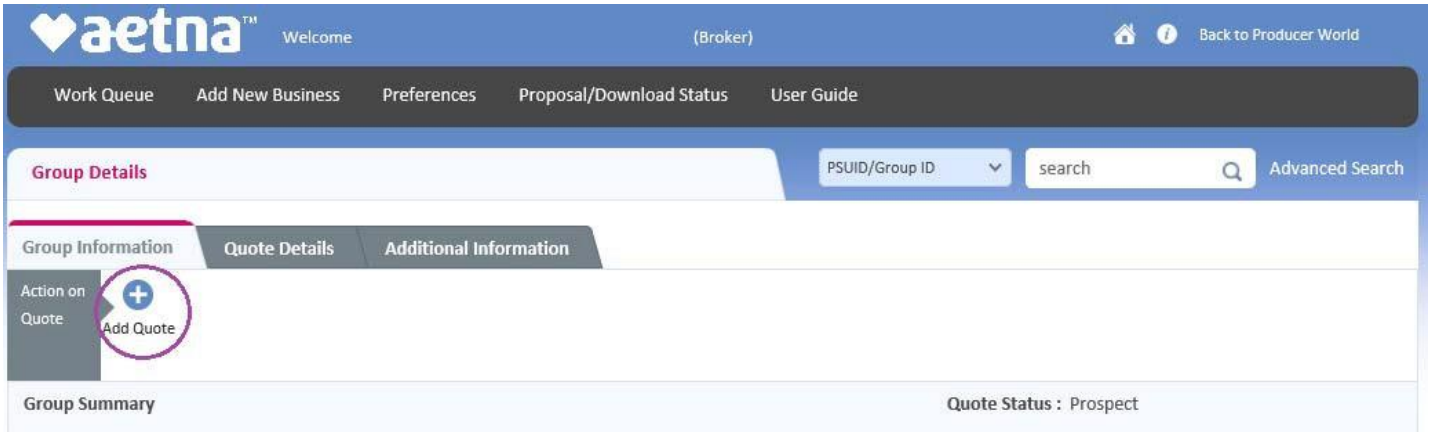
The Additional Quote function allows you to edit group and plan selection information and create a new quote for the group without overwriting (modifying) the original quote.

1. Group search

- Locate the group by using Quick Search or Advanced Search, or via the Work Queue.
- Select the "Group Name" link on the Search Results page or the Work Queue.

2. Group details

- Once on the Group Details screen, choose the "Add Quote" button located in the Action on Group toolbar.

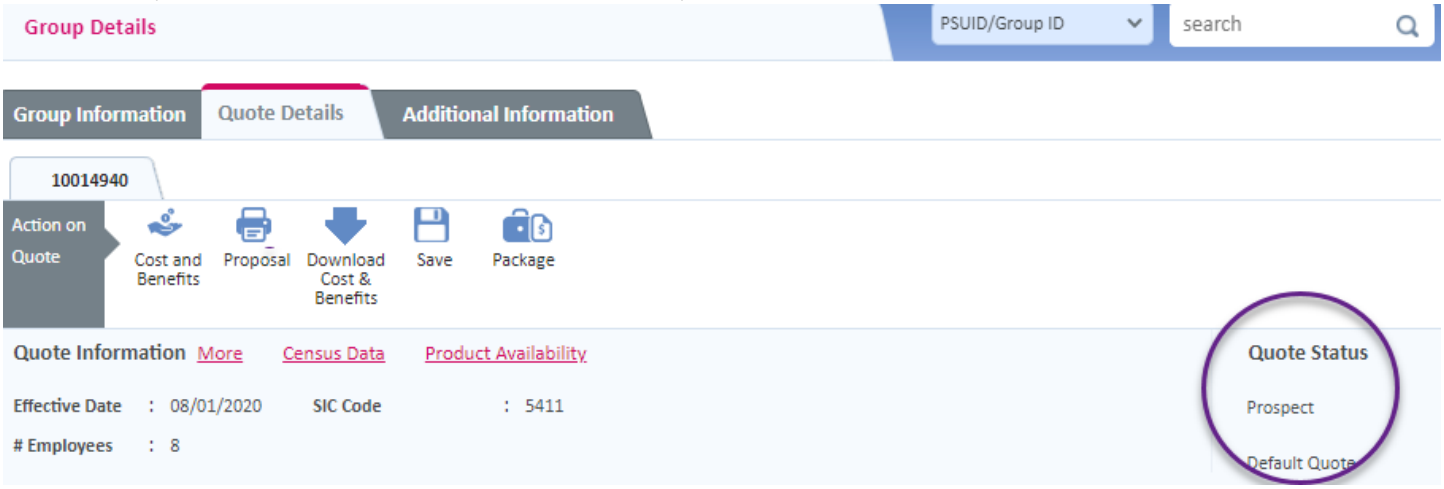


3. Group information

- The information you entered for the original quote will be prefilled on the quote path.
- Proceed along the quote path and make changes where needed.

Helpful hints:

If you need to run an additional quote, the information will populate from the quote marked with the default quote status. The quote status indicator is located on the Group Details screen.



4. New Quote ID assigned

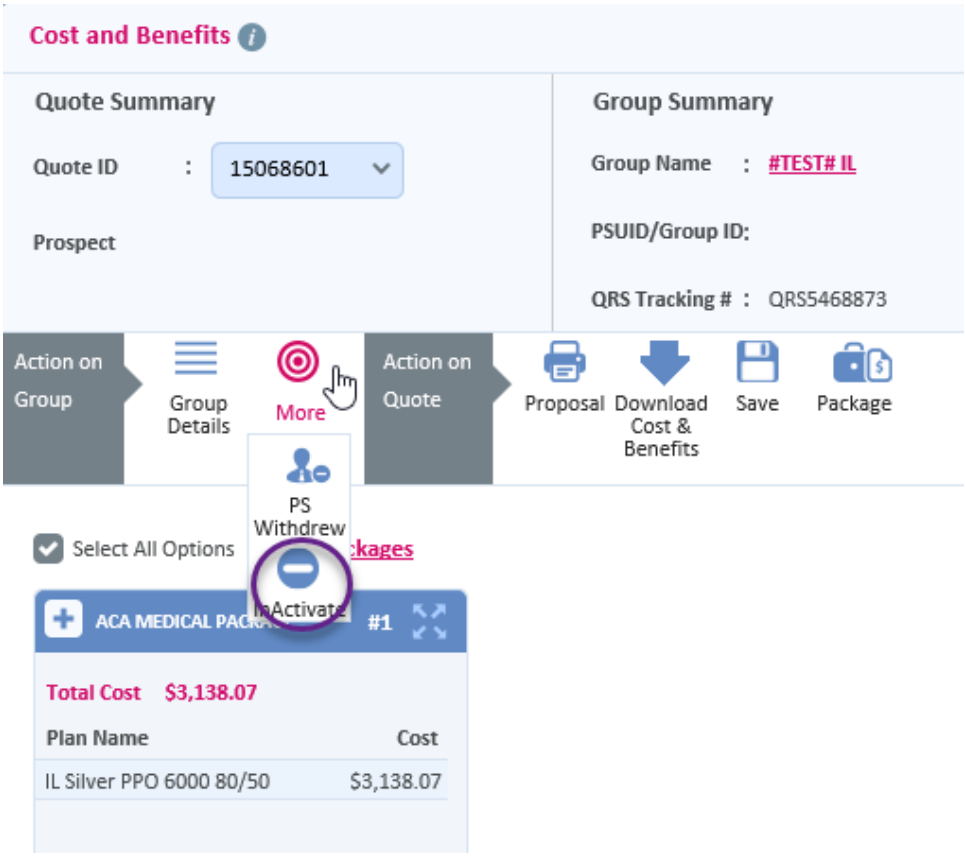
• After you complete the additional quote and save it, a new Quote ID is assigned. You can then access the original quote or the additional quote(s) by selecting the appropriate Quote ID drop-down on the Cost and Benefits page.

Inactivate

The inactivate function allows you to set a group to inactive so that it no longer shows up in your Work Queue on the Client Manager screen.

1. Inactivate button

• To make the quote inactive, select "Inactivate" on the Cost and Benefits page.



2. Confirm group inactivation

• Choose "Inactivate" to confirm group inactivation. You'll get a confirmation page indicating the group's status has been

successfully changed.

Helpful hints:

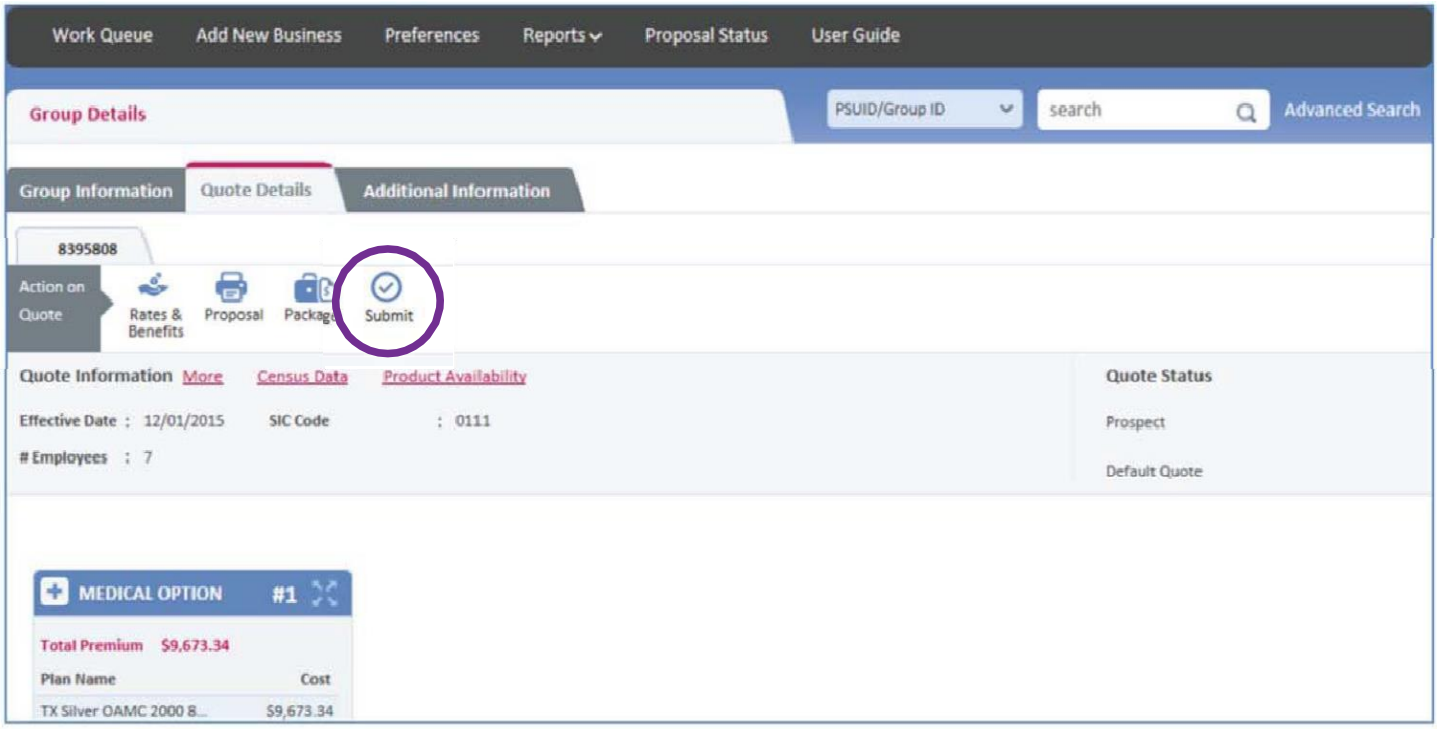
Once the status is set to inactive, you'll no longer see it in your Work Queue. But you will still be able to retrieve the status by searching for it in the Client Manager.

New business case submission

1. How to notify us that a new business 2 – 50 group has sold

1.1) When a new business ACA 2 – 50 group has sold, Aetna requires all new business paperwork be sent to the Affordable Care Act New Business Sold Case Mailbox: **ACANBUsoldcasesubmission@aetna.com**.

To submit a case in SMART, search for the quote using Quick Search. Once on the Group Details screen, select the "Quote Details" tab.



Helpful hints:

The "Quote Details" tab displays all quotes completed for a group. When there are multiple quotes, please ensure the correct "Quote ID" tab is selected.

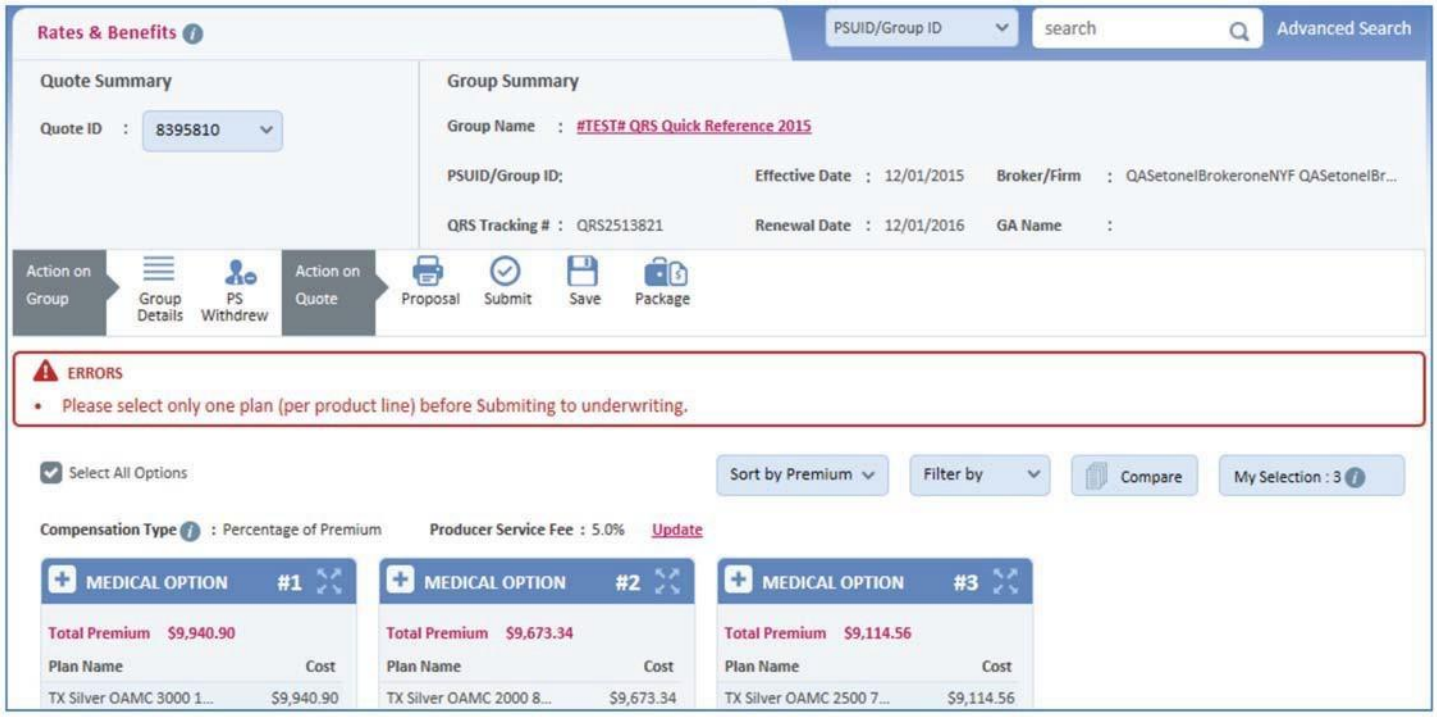
Select "Submit." SMART will ask you to confirm the group's change in status. Choose "Submit Case."

Once submitted, SMART will feed the quote to Salesforce.com. And, once the new business paperwork has been received, a confirmation note will be sent.

1.2) For AFA, sold new business, follow the Automated New Business Submission instructions in Producer World. After logging into Producer World, select the "Quote / Renewal" on the left vertical menu and then select the "Small Group" tab. Under Small Group tab, select the employer state in the state drop-down field. Select Underwritten quotes to access the AFA New Business submission checklist.

2. How to work through a case submission error

When selecting the "Submit" button on the Quote Details screen, SMART might display the following error message: "Please select only one plan (per product line) before submitting to underwriting."

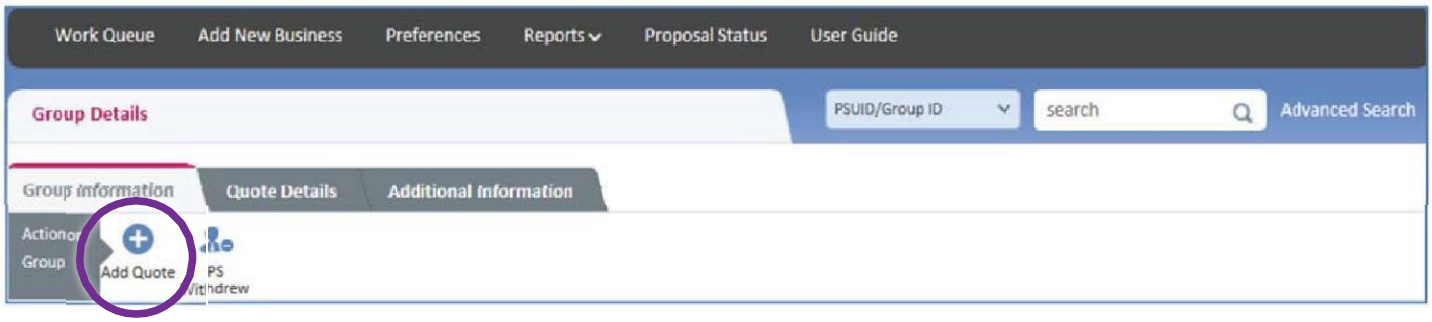


This occurs when multiple medical plans are selected in the quote as single options. To fix this error, an additional quote needs to be run to either:

1) Remove all but the sold plan where only one plan has sold
2) Remove all the single options and only keep the package selected in the Medical Plan Assignment page

Note: If the quote is composite rated and multiple plans were quoted in one package, it will generate the member's actual rates because each member is assigned to their correct plan (in applicable states).

To run an additional quote, navigate to the Group Details screen of the quote and select the "Add Quote" button on the "Group Information" tab.

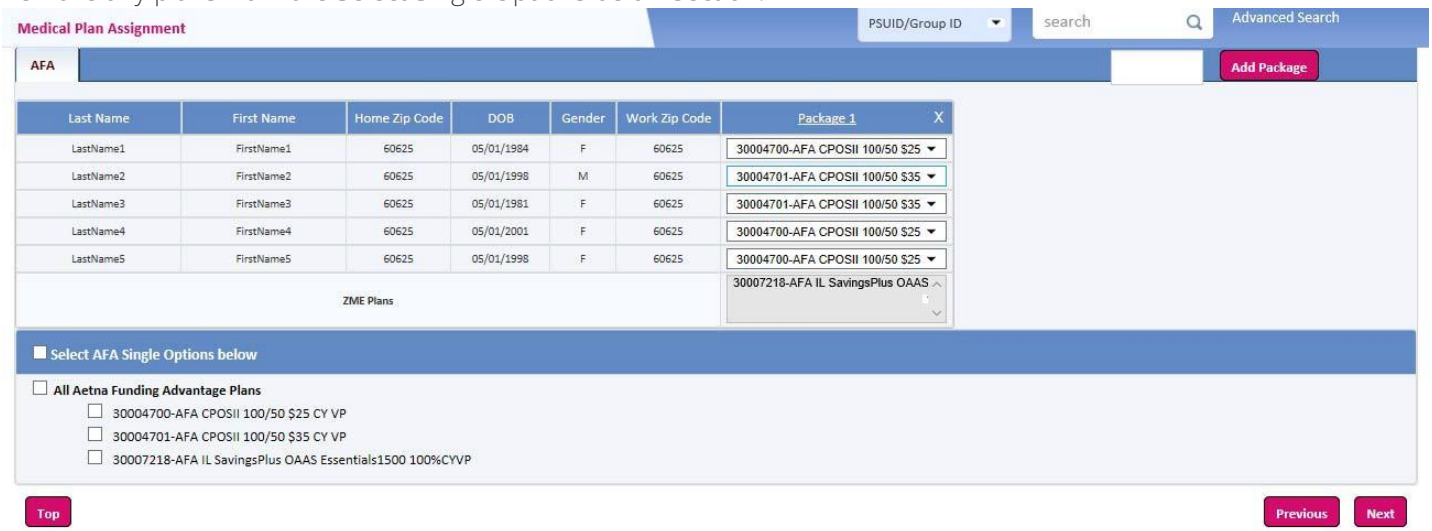


Submit through each of the quote's subsequent screens until the Medical Plan Assignment Option screen appears.

For a scenario wherein only one plan has sold but multiple plans are selected, please deselect all other plans on the Medical Plan Selection screen and keep the sold plan selected. Hit "Next" to continue to the Medical Plan Assignment screen.

Once in the assignment screen, if the group chose only one plan, then keep that plan selected in the "Select Single Options below" section. Hit "Next" to continue to the Cost and Benefits screen. At this point, try submitting the case again.

For multiple plans sold, add the plans to the package as described in the "Plan Assignment screen single option vs. multiple option" section of this document to assign each member to their chosen plan using the drop-down boxes. Remove any plans from the Select Single Options below section.

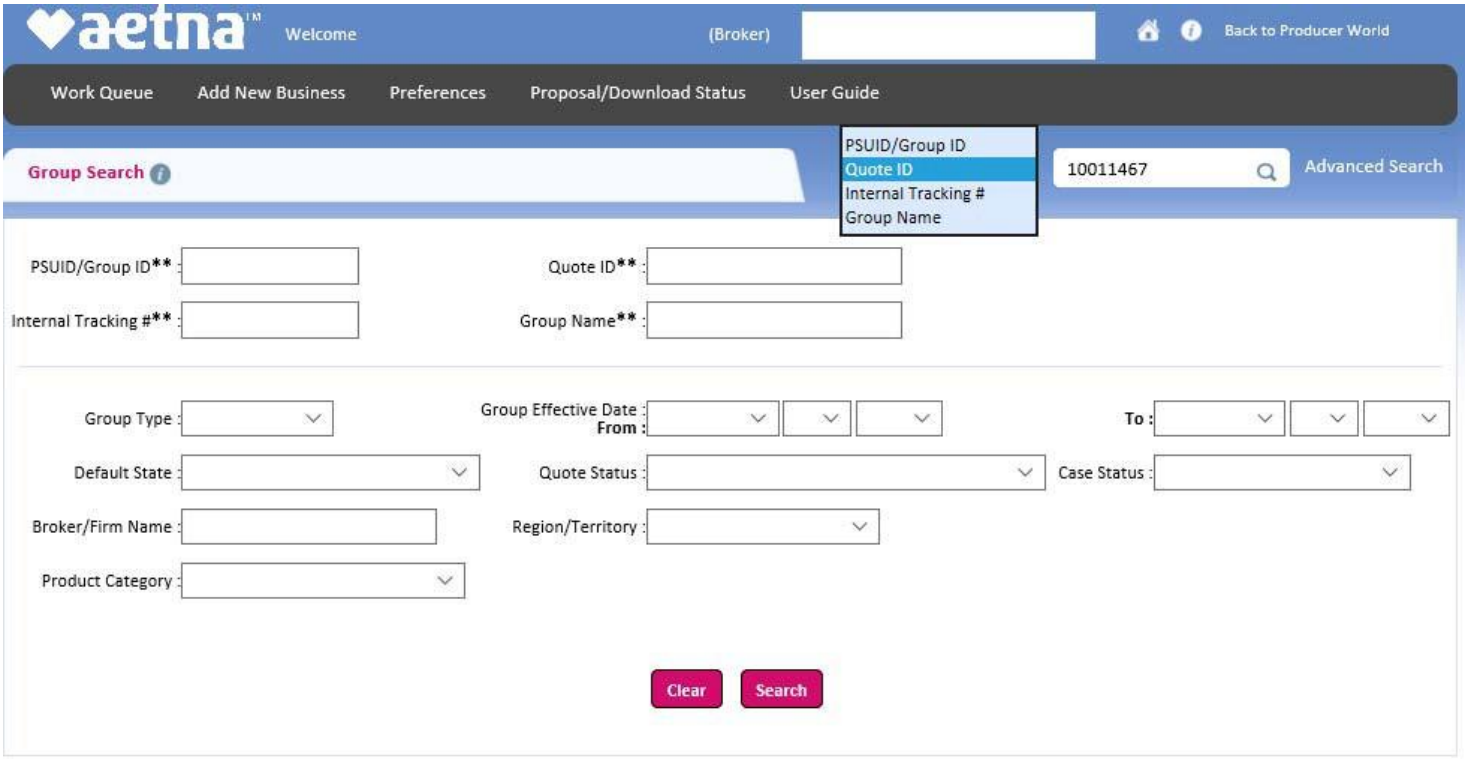


Hit "Next" to continue to the Cost and Benefits screen. At this point, try submitting the case again.

Renewals

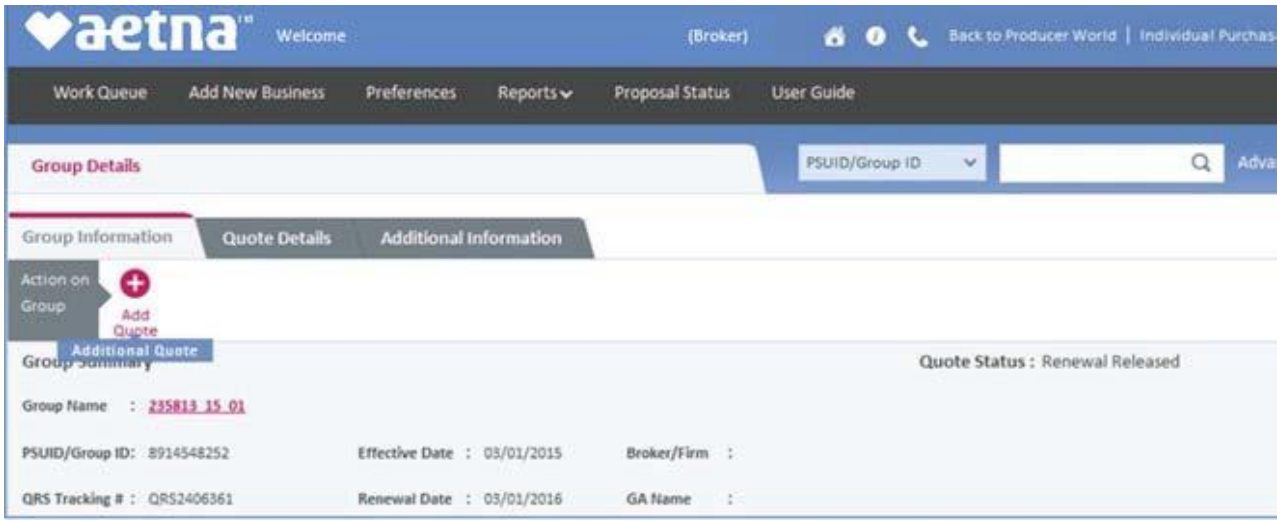
1. Searching for a renewal plan in SMART

Search for the group by Group Name or PSUID/Group ID number by selecting it from the drop-down box. Enter the information and select the hourglass. Or choose a group from the Work Queue.



2. Quoting alternates in SMART

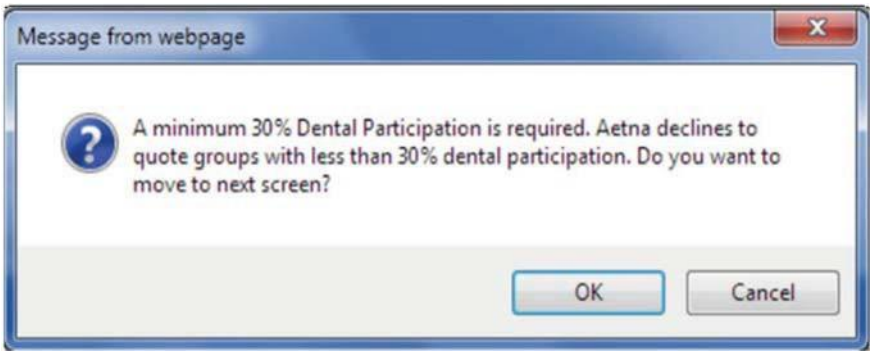
Select the “Add Quote” button with the ⊕ symbol to start a new quote.



Choose “Next” when finished updating.

Helpful hints:

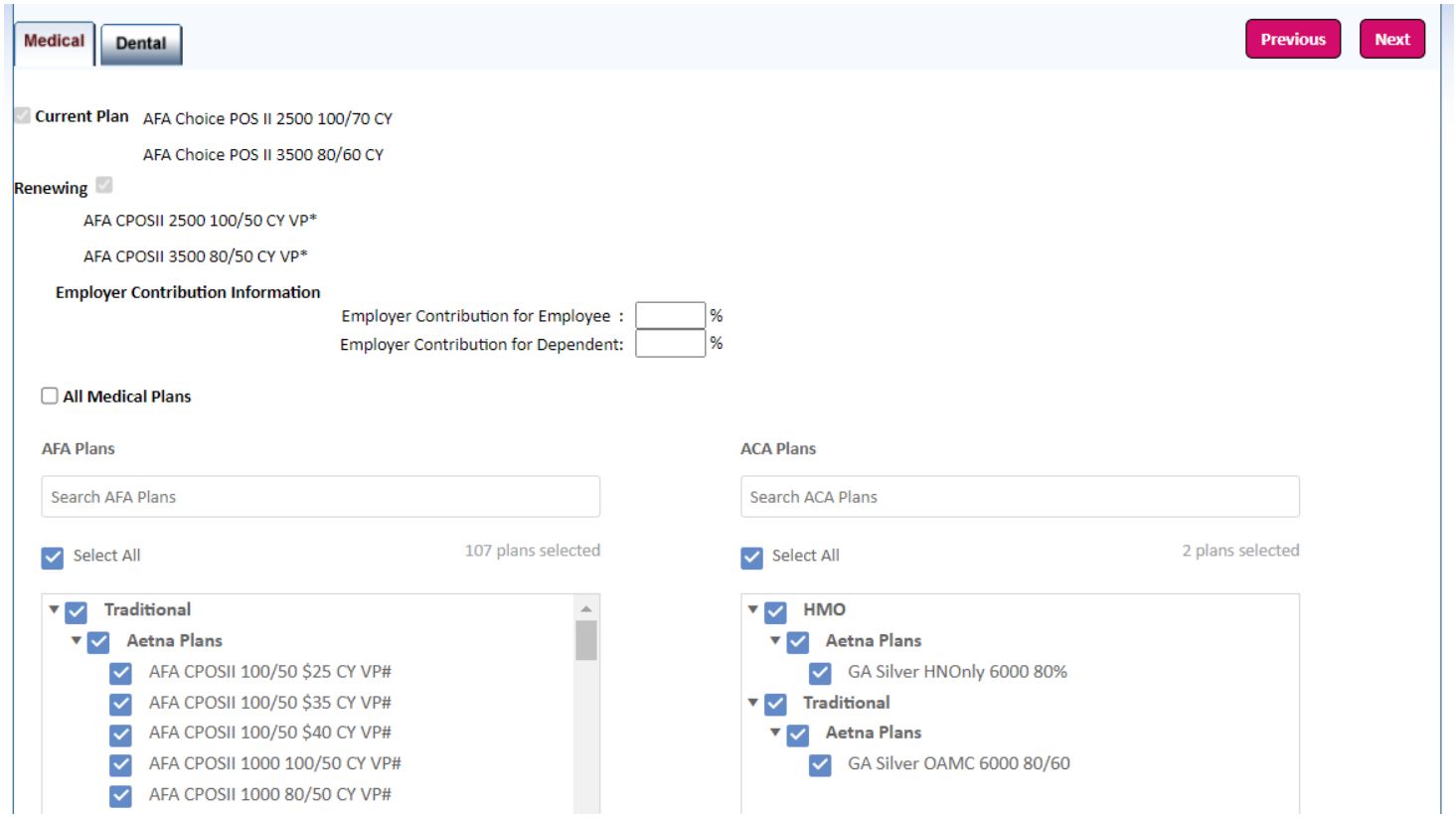
If the following pop-up appears after you've selected "Next," the number of employees enrolled in dental on the census relative to the total number of enrollees is less than 30 percent. If this is incorrect and needs to be updated, have your client manager work with underwriting to make the necessary changes.



On the Plan Selection screen, the group's inforce plans display at the top. Select the new plan(s) from the plan options displayed.

If the group also wants to change their inforce dental plan, select the dental tab and then choose the desired plans. If you choose "Next" from the "Medical" tab without selecting dental tab first, you'll bypass the Plan Selection screens for that coverage.

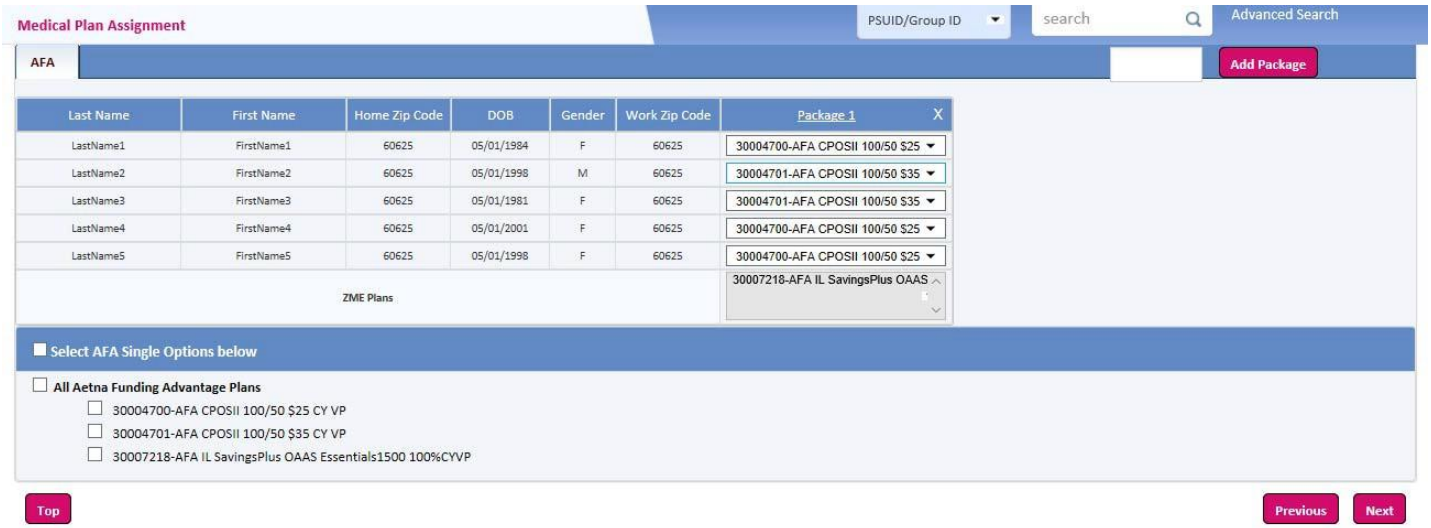
Once the required plans have been selected, hit "Next."



Note: For **Virginia groups** that qualify for Innovation Health plans, a pop-up warning that Innovation Health alternate plans have not been selected will display on the Medical Plan Selection. A Virginia group qualifies for Innovation Health plans if they have members in Innovation Health-applicable counties in Virginia and Maryland, or in Washington, D.C.

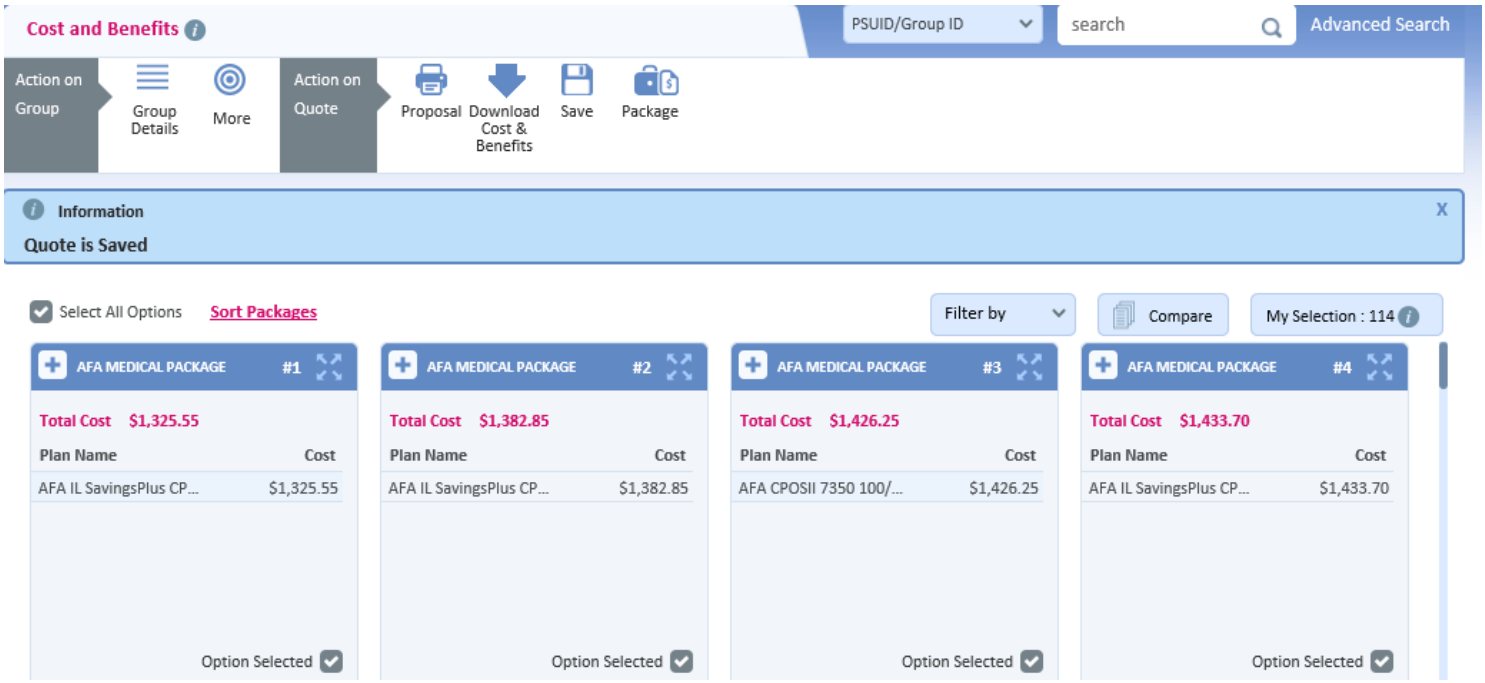
Hit "OK" to continue with Aetna-only plans, or "Cancel" to go back and include Innovation Health alternate plans. This is applicable to all states that offer a Joint Venture.

On the Medical Plan Assignment screen, do not alter the plan(s) defaulted in the drop-down boxes for any employees, as that would change the inforce plan(s).

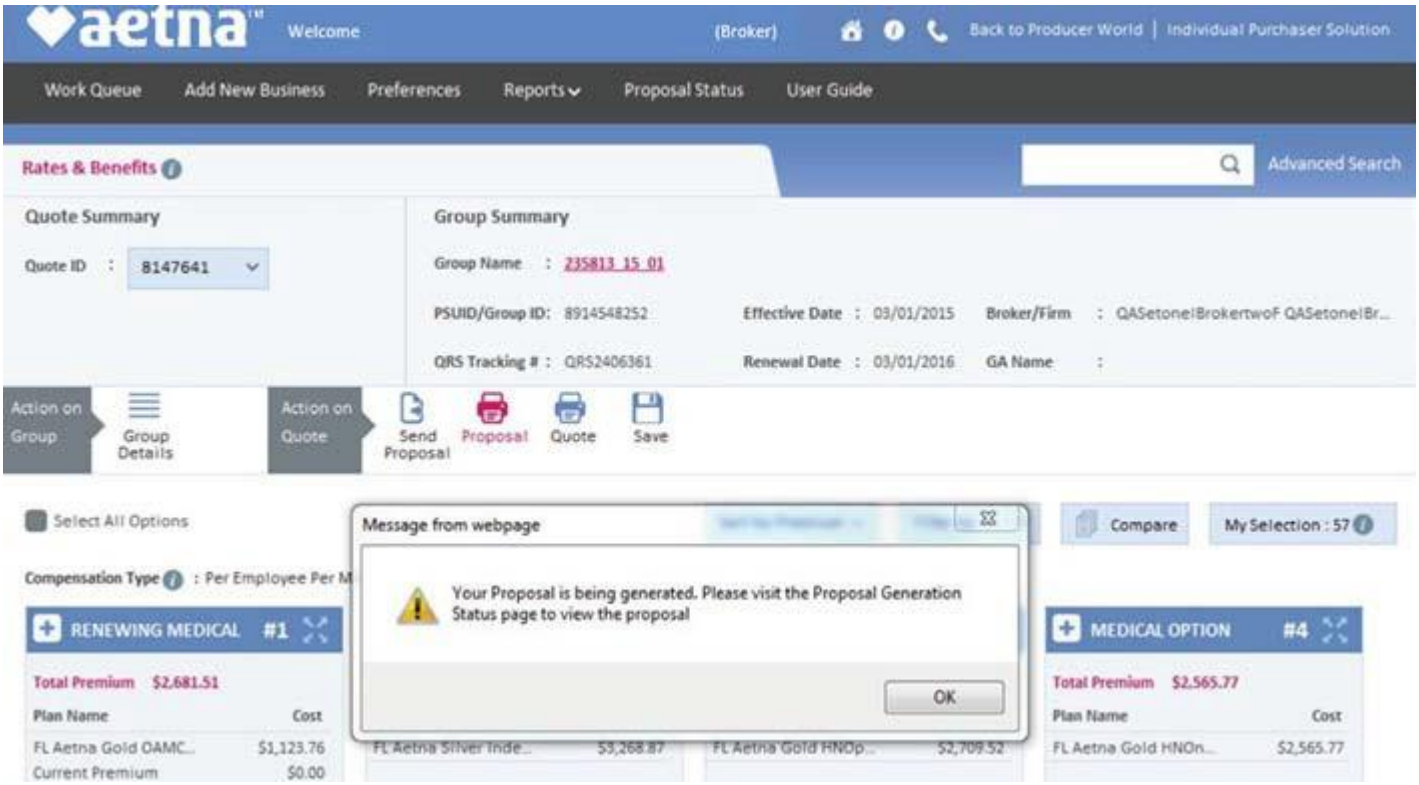


When quoting alternates, make sure all plans are selected under the Select Single Options below section.

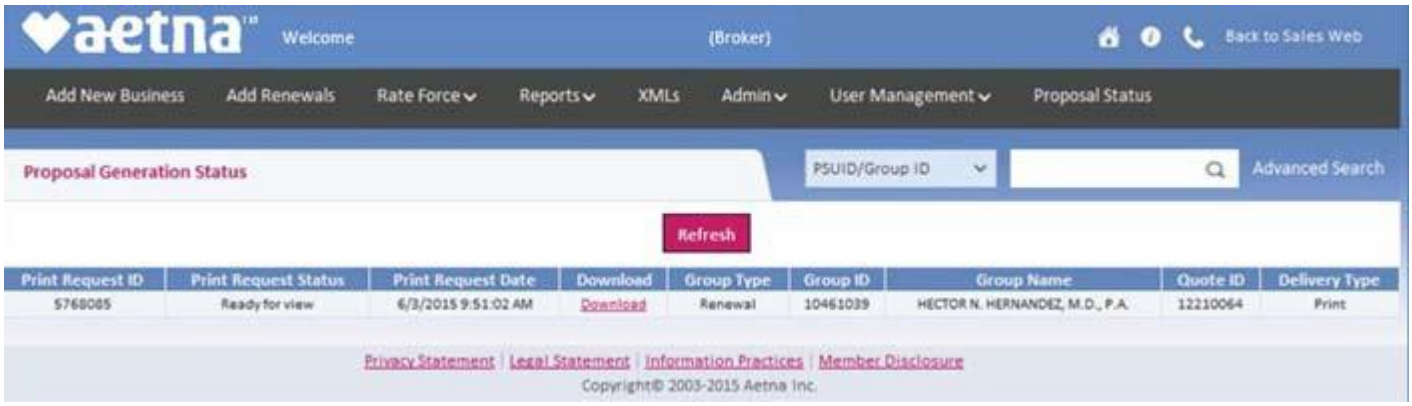
Choose plans you want saved in the quote by either selecting the "Select All Options" checkbox or using the "Option Selected" checkbox under each Medical/Dental Option shown. Then hit "Save."



To generate the final proposal for the group, select "Print Proposal." You'll see a message telling you your proposal is being generated.

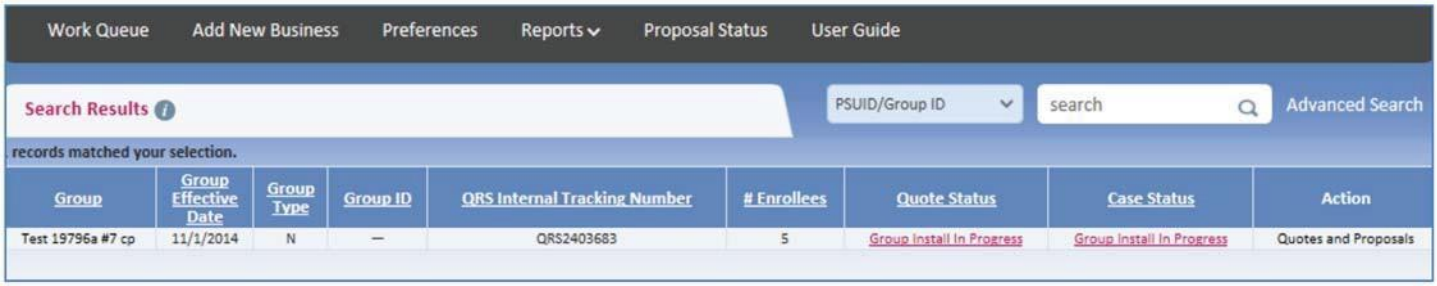


To print a PDF of the proposal, select “Proposal Status” at the top of the screen. Then select the link for “Download.”



3. Renewal quote status descriptions

A quote's status indicator can be found on the Cost and Benefits or Group Details screen, in the Work Queue or in search results. From the Work Queue or search results, you can view the status history for a quote by selecting the hyperlink.

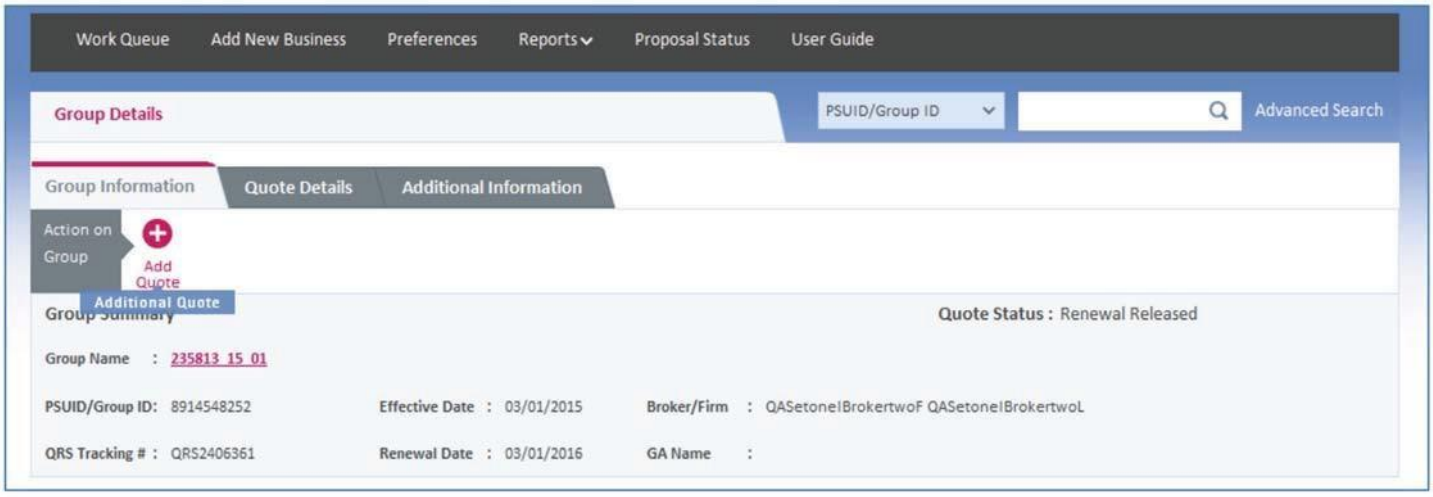


For reference, the following chart describes each possible status:

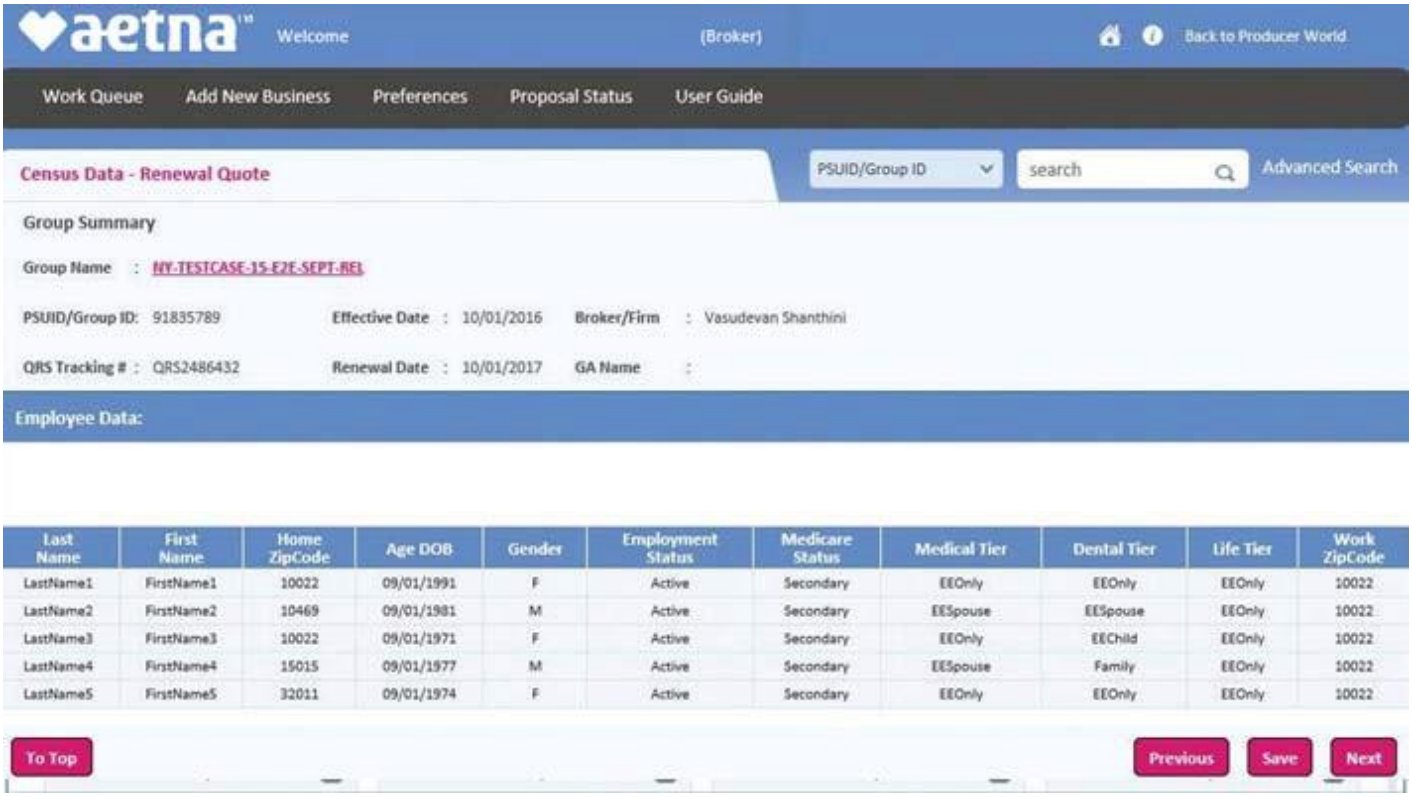
Renewal quote status descriptions	
External status	**Explanation**
Aetna initiated term	Group termination initiated by Aetna
Group install in progress	Quote is currently being installed
Group install initiated	Group Install Initiated
Group install initiated for proposed plan	Group installation for proposed plan has been initiated
Pending additional requirements	Additional requirements are needed to continue quote process
Plan sponsor initiated term	Group termination initiated by plan sponsor
Renewal alternate accepted	Group selected one of the endorsed alternate quotes on the proposal
Renewal deferred	Groups deferred at the time of renewal
Renewal proposal available	Renewal proposal available
Renewal proposal delivered	Renewal proposal delivered
Renewal released	Renewal quote released
Revision accepted	Revision accepted
Revision provided	Revision quote created and provided
UW guidelines not met	Basic UW guidelines have not been satisfied and quote cannot proceed
UW reviewing group	Group quote is currently under UW review

Quoting a final plan change

Select the “Add Quote” button with the symbol to start a new quote.

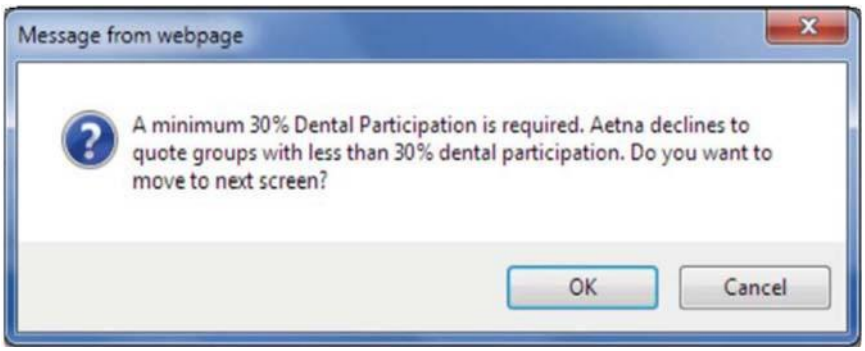


Choose “Next” when finished updating.



Helpful hints:

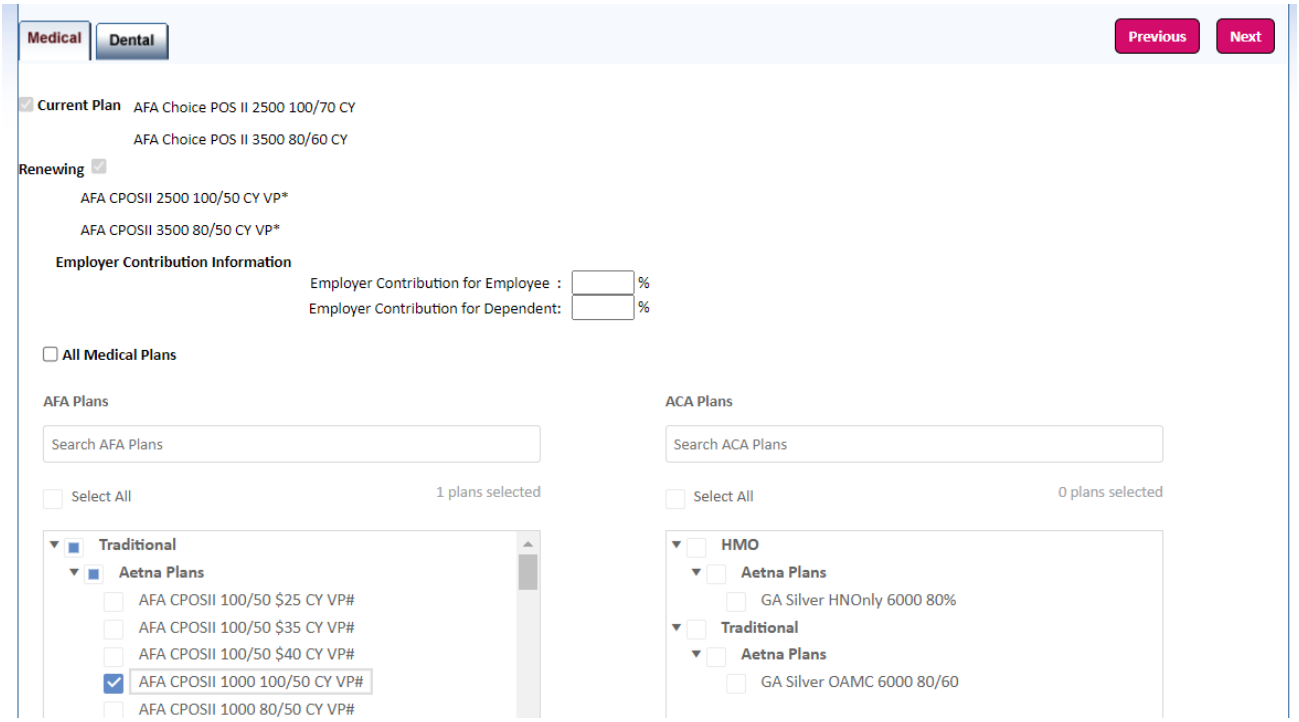
If the following pop-up appears after you hit "Next," the number of employees enrolled in dental on the census relative to the total number of enrollees is less than 30 percent. If this is incorrect and needs to be updated, have your client manager work with underwriting to make the necessary changes.



On the Plan Selection screen, the group's inforce plans display at the top. Select the new plan(s) from the plan options displayed.

If the group also wants to change their inforce dental, select that tab and then choose the desired plan. If you choose "Next" from the "Medical" tab without selecting the dental tab first, you'll bypass the Plan Selection screens for that line of coverage.

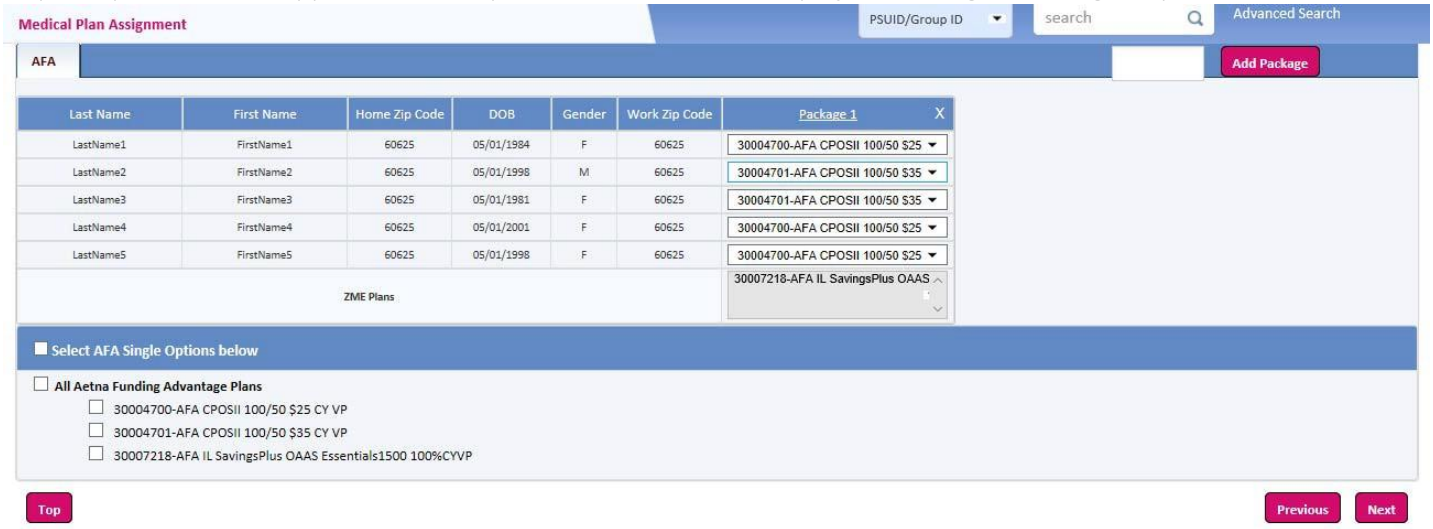
Once you've selected the required plans, hit "Next."



Note: For **Virginia groups** that qualify for Innovation Health plans, a pop-up warning that Innovation Health alternate plans have not been selected will display on the Medical Plan Selection. A Virginia group qualifies for Innovation Health plans if its members reside in Innovation Health-applicable counties in Virginia and Maryland, or in Washington, D.C.

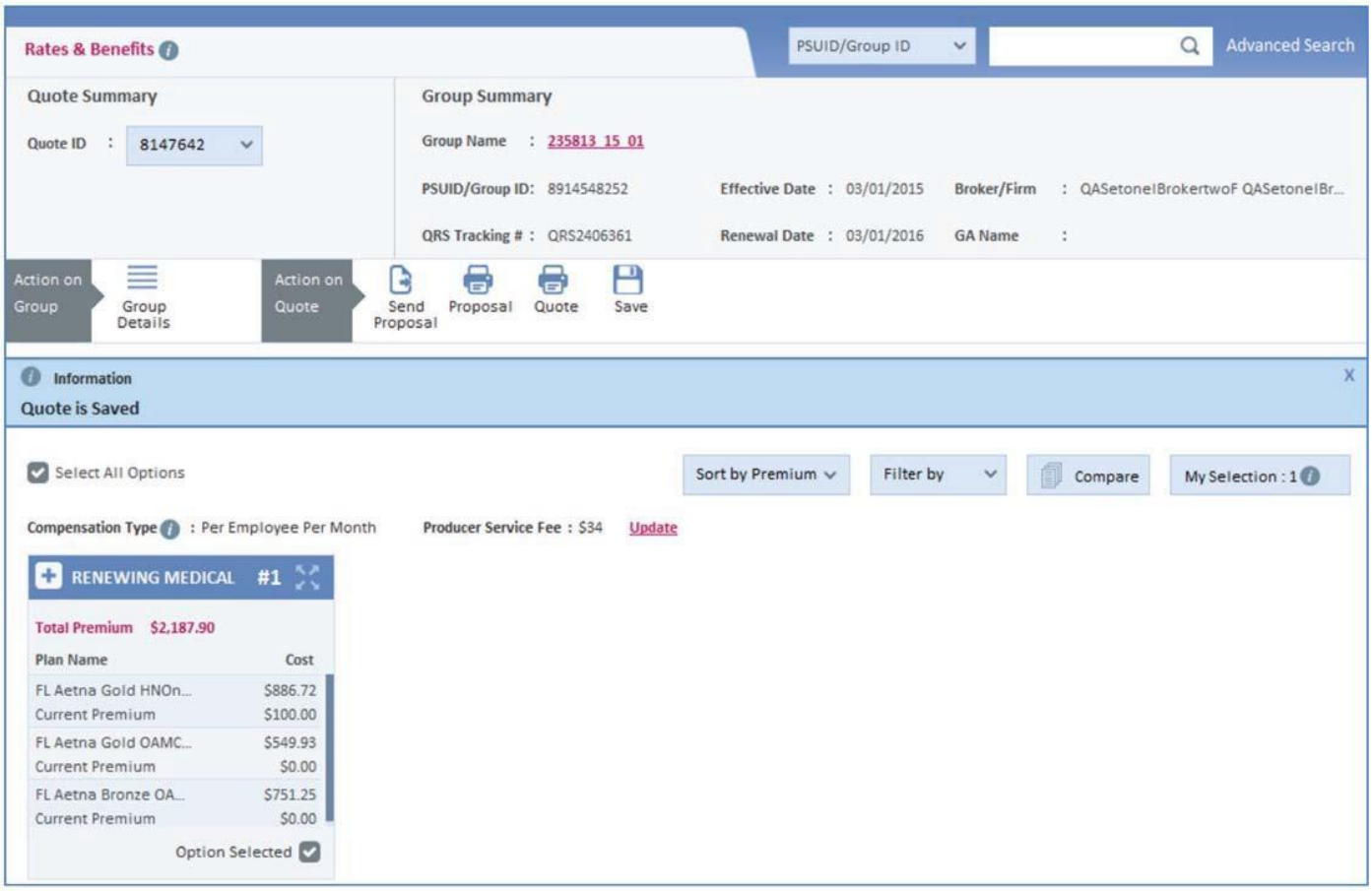
Hit “OK” to continue with Aetna-only plans, or “Cancel” to go back and include Innovation Health alternate plans. This is applicable to all states that offer a Joint Venture.

Move employees on the Plan Assignment screen to new plan(s) as needed based on final open enrollment elections. All plan options should appear in the drop-down box unless an employee isn’t eligible for a given plan.

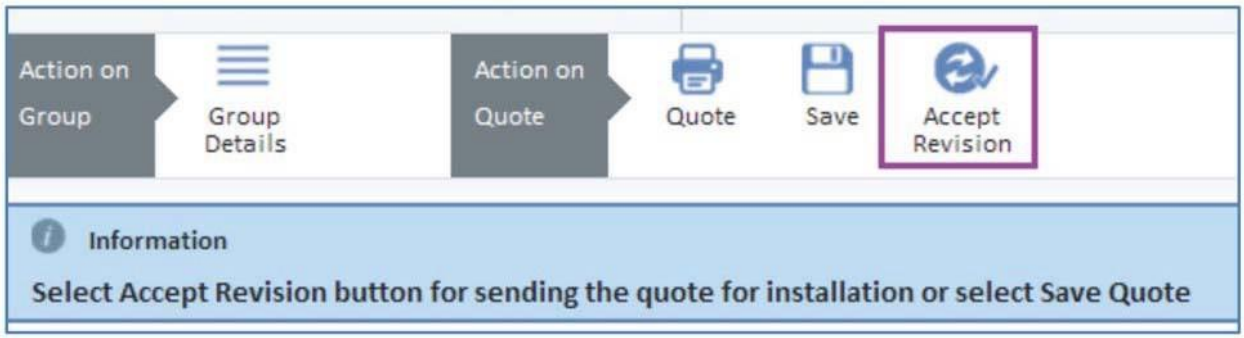


For any plans that don’t have employees assigned to them in the renewing package and need to be installed, they will appear in the ZME Plans section. Note that some states limit the number of plans allowed. Be mindful of these guidelines when quoting a final plan change.

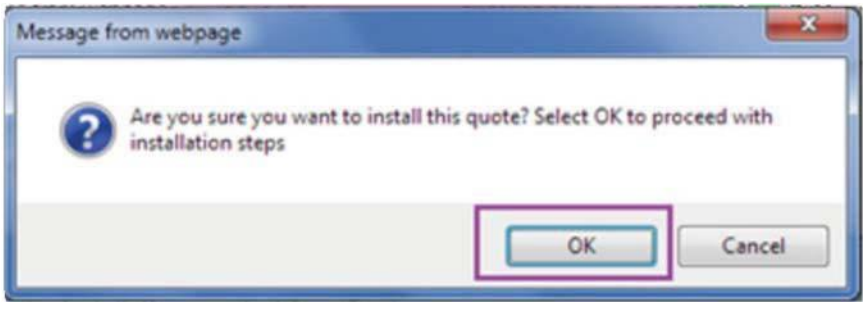
Only plans under “Renewing Medical/Dental” should be saved. Any alternates listed as “Medical/Dental Options” should not be installed.



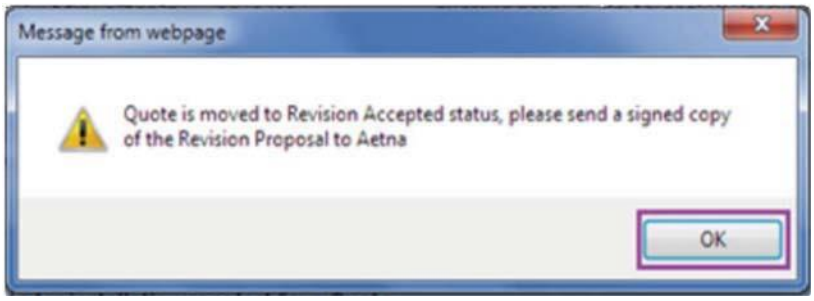
Once the quote has been saved, select "Accept Revision" to submit as a final plan change.



Select "OK" on the following pop-up to submit the final plan change for this renewal and initiate installation.



A final pop-up will then display the following message:

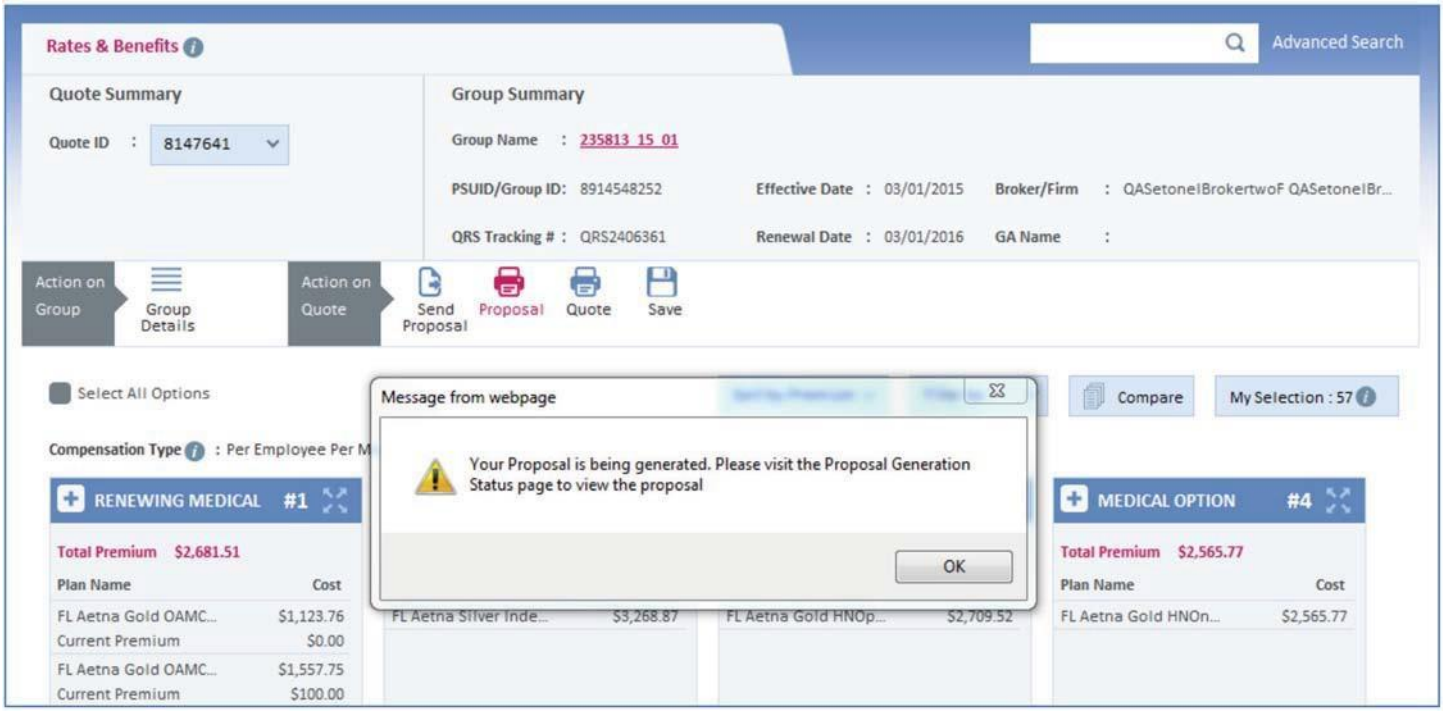


For this plan change to be completed, please return the following items:

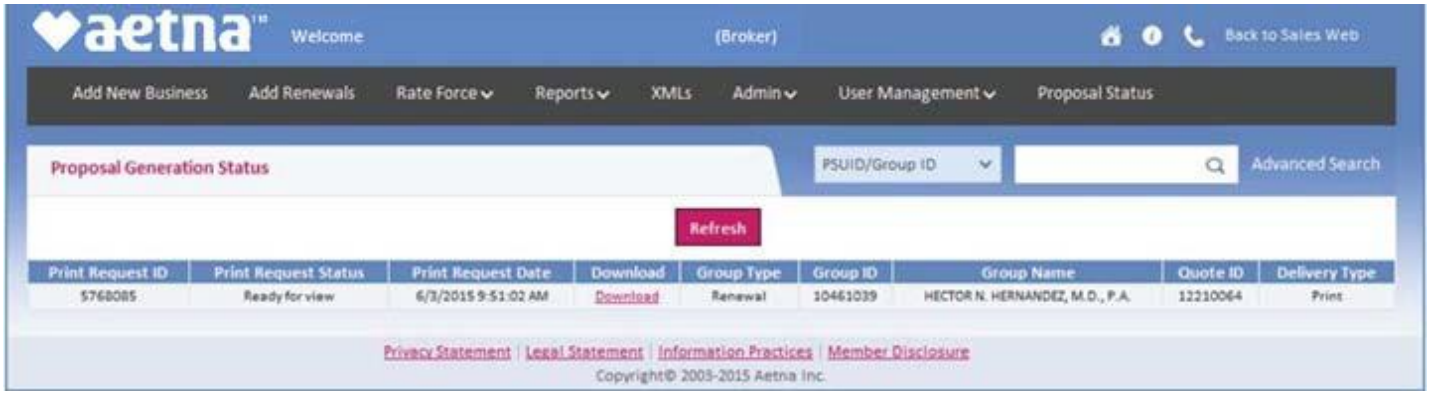
1. A signed renewal
2. Census (if group is electing more than one plan)
3. Applications (for new hires/new enrollees who are not enrolled in any Aetna products through this group)

Return this documentation to your renewal representative.

To generate a final proposal for the group, hit "Print Proposal."



To view and print the proposal, choose "Proposal Status" at the top of the screen. Select the link for "Download."



Frequently asked questions

General questions

1. What is the Small Market Aetna Rating System?

The Small Market Aetna Rating System is a web-based quoting tool that gives brokers and general agents access to real-time new business quoting. With this system, brokers and general agents can:

- Create new business quotes
- Send proposals to new business and renewal customers
- Access renewal quotes for current customers

2. What are the minimum system requirements needed to use this tool?

To use this system, your computer or laptop must meet the following minimum requirements:

- 3 Mbps observed Internet speed
- 150 MB HDD
- Windows XP
- Internet Explorer versions 8 – 11
- 200 MHz Pentium Processor
- Adobe Acrobat 2008
- 32 MB RAM
- Microsoft® Excel (required for Census Upload)

3. How do I access the Small Market Aetna Rating System?

The system is accessed through the Producer World site on **aetna.com**. After you log in to Producer World, select the "Quote / Renewal" on the left menu and then select "Small Group" tab segment page from the top menu. Under the "Small Group" tab, select the employer state in the drop-down field. Select "Illustrative quoting" for AFA or "ACA Small Market Aetna Rating Tool (SMART)" for ACA.

If quoting Aetna Funding Advantage (AFA), click on "Use the SMART platform". This will bring you to the Welcome to the Small Group Aetna Rating Tool page. Select the "Proceed" link at the bottom of the grid.

A disclaimer will display regarding the system being exclusively for Aetna agents and agencies that are appropriately licensed and appointed according to applicable state requirements. Hit "OK."

4. Whom do I contact if I have questions or need help using the system?

Your broker support team can help answer any questions you have while using the system. Please refer to the Aetna Small Group Broker Support Contact List at the following link for contact information: **aetna.com/insurance-producer/producer-contacts/smallgroup_contacts.html**.

New business quoting

1. Which products are available for quoting online?

Medical and, dental products are currently available. Please note, plan availability may vary depending on state or group size.

2. When are rates available for quoting?

Rates are available for most states 60 or 90 days prior to the requested effective date. For example:

- In 60-day states, rates for 9/1 would be available as of 7/1
- In 90-day states, rates for 9/1 would be available as of 6/1

3. Can I quote out-of-area and out-of-state employees on this system?

You can quote out-of-area and out-of-state employees on this system. Be sure to include these employees in the census and map them to their correct out-of-area/out-of-state work location.

4. I have the census already saved to a spreadsheet. Can I upload the census from that spreadsheet directly into the system?

You can upload the data from an Excel spreadsheet into the system by choosing "Upload Census" on the Census Data screen. You'll need to ensure the employee data fields on your spreadsheet are listed in the same order as on the Census Data screen in the system. You can find instructions on the Upload Census screen.

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