BlueCross BlueShield of Illinois
BlueCross BlueShield of Montana
BlueCross BlueShield of New Mexico
BlueCross BlueShield of Oklahoma
BlueCross BlueShield of Texas

Electronic Onboarding

AN AGENCY/PRINCIPAL GUIDE & FAQs

Electronic onboarding process manual *from Producer Services and Administration*

DRAFT

Blue Cross and Blue Shield of Illinois,
Blue Cross and Blue Shield of Montana,
Blue Cross and Blue Shield of New Mexico,
Blue Cross and Blue Shield of Oklahoma, and
Blue Cross and Blue Shield of Texas,
Divisions of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

March 8, 2019

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Producer Pro for Producers

Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), operates the Blue Cross and Blue Shield Plans in Illinois, New Mexico, Oklahoma and Texas. HCSC, an independent licensee of the Blue Cross and Blue Shield Association, is utilizing an electronic onboarding application to enhance the Producer onboarding experience

This manual covers the steps and information required to complete the digital onboarding and contracting process in Producer Pro. Before you begin, please make sure you have a copy of your Errors & Omission Declaration page in an electronic format, as it will be required to be loaded.

At the end of the manual are Frequently Asked Questions. Be sure to follow all instructions, read all FAQs and pay special attention to the Notes and Warnings like those shown below.

WARNING: Paragraphs in orange like this, advise caution or provide critical information

NOTE: Paragraphs in purple offer suggestions, highlight noteworthy information or offer tips to improve the overall ProducerPro experience

If you have any questions or concerns with the onboarding process, please contact the Producer Service Center.

Email	Producer_Service_Center@hcsc.net
Call	855-782-4272, Monday through Friday, 8 a.m. to 5 p.m., CT
Fax	918-549-3039
Mail	Health Care Service Corporation Producer Service Center P.O. Box 60545 Oklahoma City OK 73146

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System Requirements and Compatibility

Producer Pro can be supported on Internet Explorer, Firefox, and Chrome. Be sure to have a recent version of one of these browsers and the Reader software.

- Internet Explorer: http://www.microsoft.com/windows/internet-explorer/default.aspx
- Firefox: https://www.mozilla.com/en-US/firefox/
- Chrome: https://www.google.com/chrome/browser/desktop/

Computing Devices

Desktop and laptop computers are the preferred computer devices to use when completing the Producer Onboarding Application.

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Invitation Email

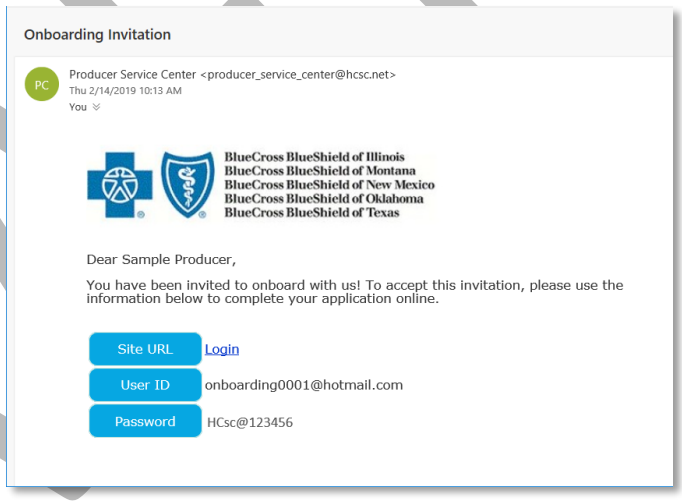
The Producer Onboarding process begins with an automated email generated from Pro Producer. In preparation of receiving this email, producers should add producer_service_center@psc.hcsc.health to their email account's address book, contact list, safe senders or safe recipients list to make sure they receive important Producer Pro emails.

The email invitation will be sent to the email address entered by the recruiter. You should look for the email invite with the subject title of **"Onboarding Invitation".**

The body of the email includes a Login link that launches the Producer Pro application. This is a link that is intended only for the recipient. **It cannot be transferred, forwarded to another email account or used by another Individual.**

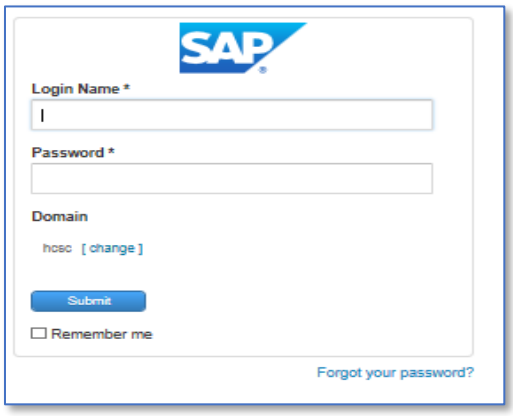
NOTE: Be sure to save this email and/or bookmark the link, as you may need the link to log back in to view the status of your case

Inside the body of the email, Producers should click the **Login** hyperlink to launch the Electronic Onboarding Process in the ProducerPro application.



Logging In

- **Login Name** - enter the User ID provided to you in the email.
- **Password** – enter the temporary password provided to you in the email
- **Domain** - enter '**HCSC**'.
- Click **Submit**



NOTE: When first logging in the ProducerPro application with the credentials provided to you in the email, you will be prompted to change your password.

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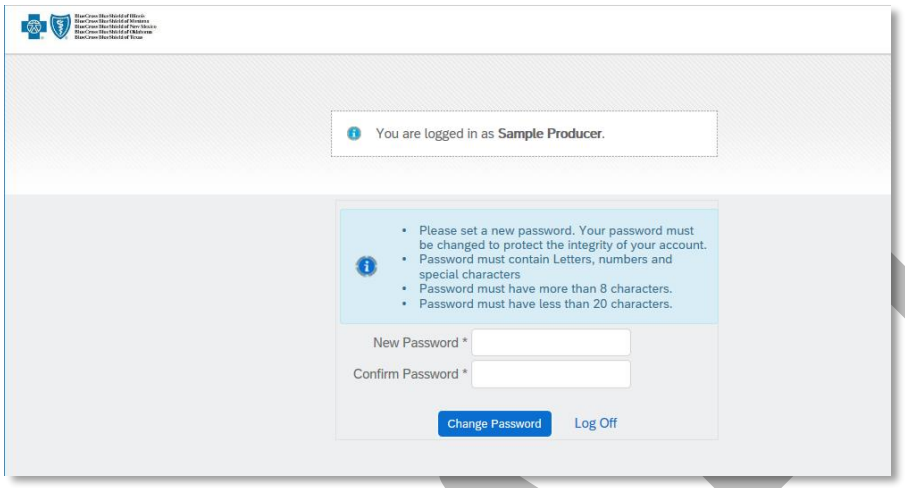
At the "Change Password" page, the producer must change the temporary password to a new, unique and memorable password with the following specifications:

- At least eight characters long **AND**
- Contains at least one numeric character **OR**
- Contains at least one lower case letter **OR**
- Contains at least one upper case letter

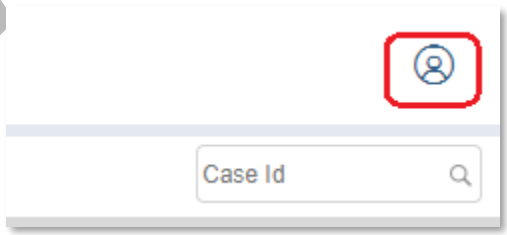


Click the **Change Password** button after entering the new password.

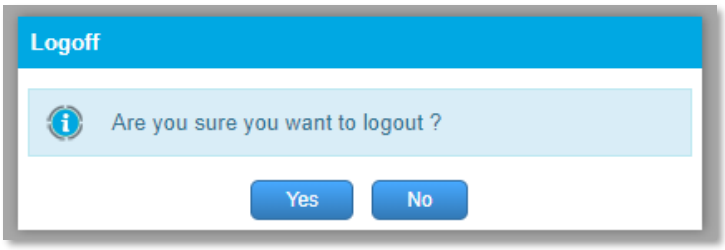
NOTE: Be sure to save the password. You may want to return to Producer Pro later to view your documents.

Logging Out

To log out, click the **Exit** button in the upper right hand corner.



You will be asked to confirm your choice by clicking the **Return** button to go back to the product, or the **Logout** button to complete the logout process.



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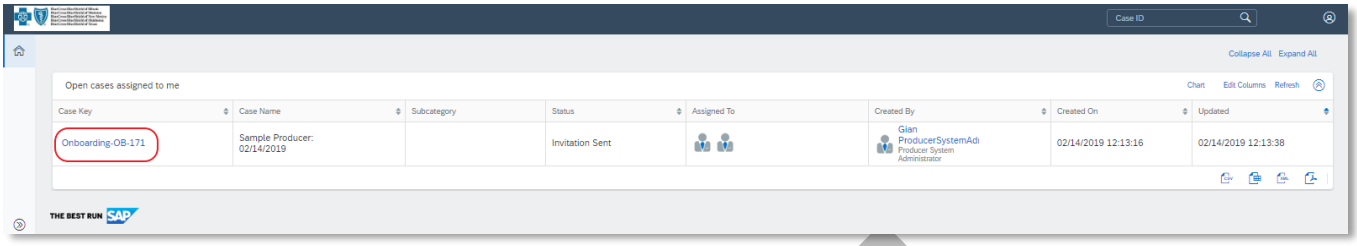
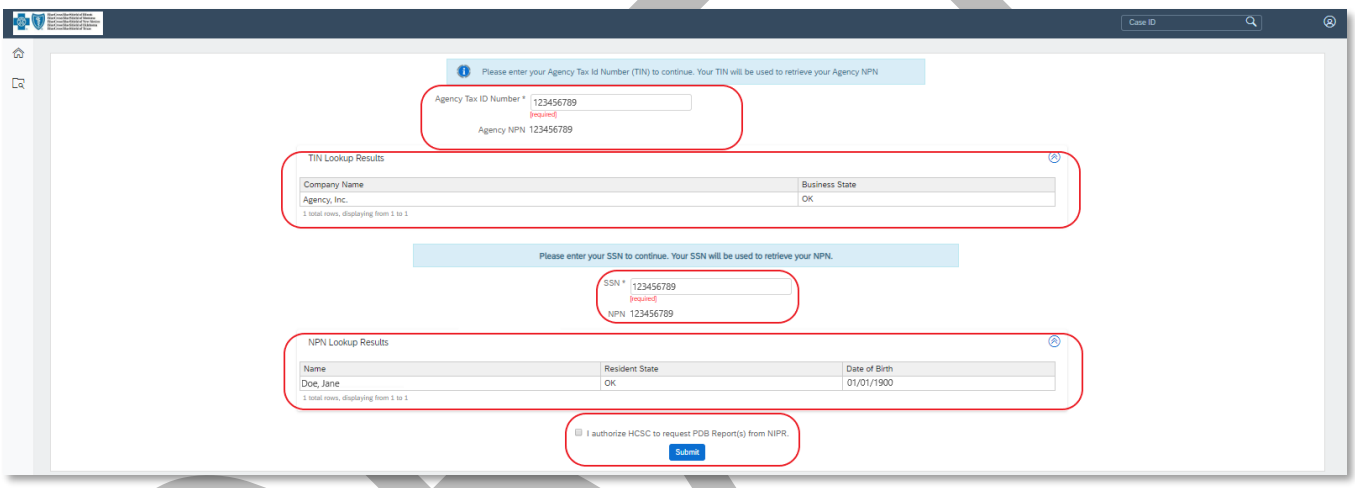
Onboarding Home Page

Upon login, users are directed to the Home page. Click the link for the onboarding case key to begin:



On the first screen, you will be prompted to enter the Agency Tax ID Number. Once entered, the Agency's assigned NPN# should display as well as Company Name and Business State. Next, enter the Principal's SSN to retrieve the assigned NPN#. The Principal's Name, Resident License State, and Birthdate should display. Next, click the checkbox authorizing the request to obtain a PDB Report from NIPR. Click **Submit**.



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Agency & Principal Information

As part of the application process, the Principal will need to complete a series of tabs, each asking for specific information for the Agency and themselves. The tabs are:

- General
- Licenses
- Appointments
- Background Questionnaire
- E&O
- Banking Information
- Code of Conduct
- eSignature

Each tab must be completed in order to submit the onboarding application for review and processing.

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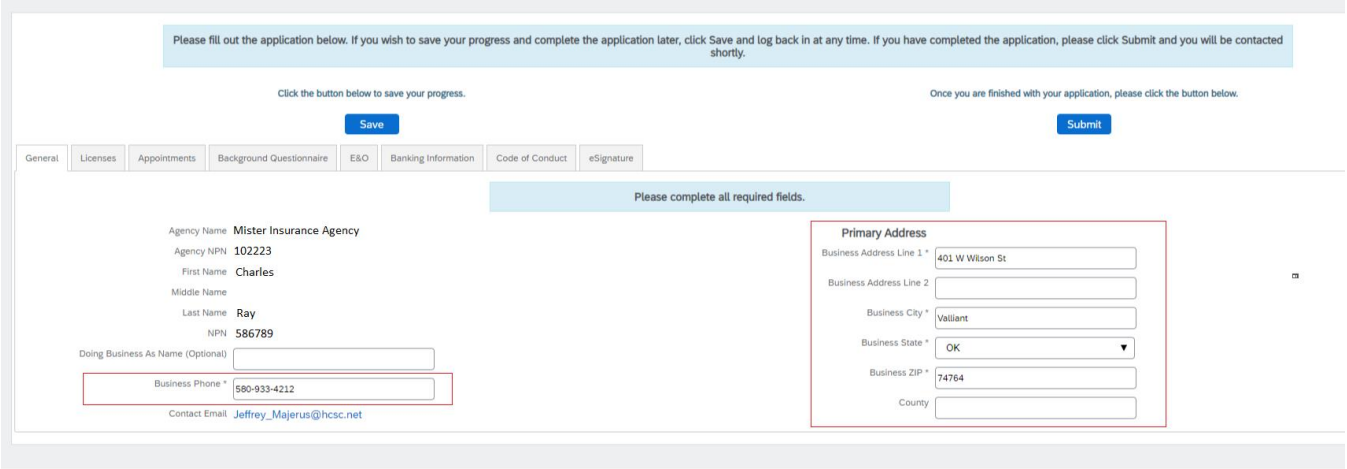
General

The first tab is the "General" tab, which will display Address and Contact information obtained from NIPR. The Producer will be asked to confirm if the Business Phone# and Address information is their correct contact information. If the Producer wishes to provide different information, the fields can be edited.



Once the required fields have been populated, click **Save** before proceeding to the next tab.

NOTE: Primary Address Cannot be a P.O. Box

WARNING: Fields in red should be reviewed and completed prior to continuing, or you will get an incomplete message.

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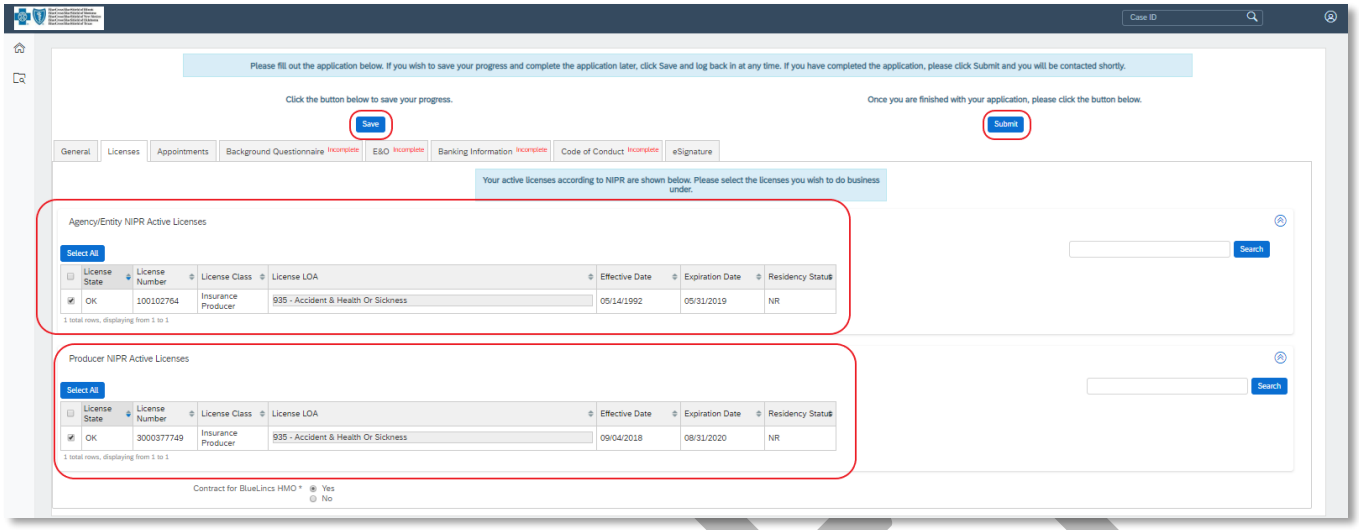
Licenses

The "Licenses" tab displays the states that your recruiter has selected, and where an Active Insurance License was found for both the Agency & Principal.



Click the checkboxes corresponding to the state(s) in which the Agency and Principal will be onboarded for.

WARNING: The Appointment fee in New Mexico is $20, the appointment fee in Oklahoma is $30, and the appointment fee in Texas is $10. There is no appointment fee in Illinois and Montana. Appointment Fees will be deducted from your first month's commissions.

If Oklahoma is selected, please confirm if you wish to also contract for *BlueLincs HMO* by selecting '**Yes'**.

WARNING: If you select "YES" for BlueLincs HMO in Oklahoma, an additional appointment fee of $30 will apply.

When you are finished, click the **Save** button to save your progress. Click the "Appointments" tab to proceed to the next section.

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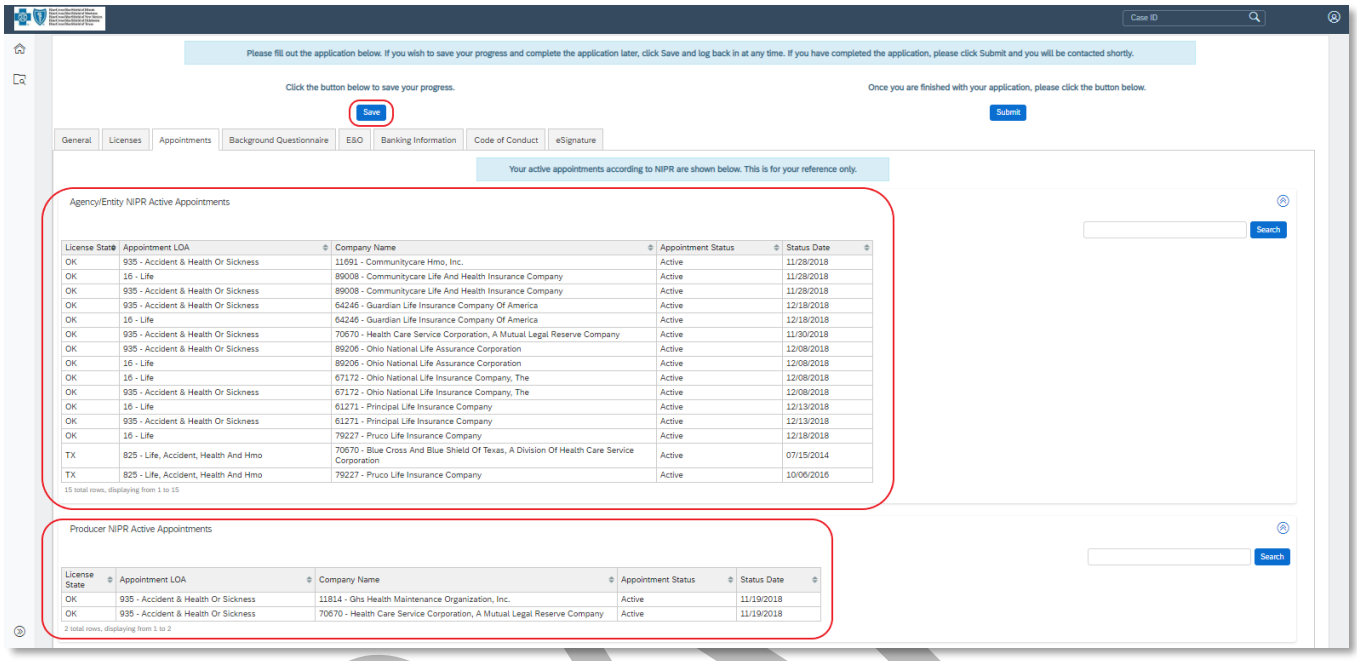
Appointments

The “Appointments” tab displays all active appointments for the Agency and Principal per NIPR. All information displayed is for reference only.



After reviewing, click the “Background Questionnaire” tab to proceed to the next section.

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Background Questionnaire

The "Background Information" tab requires you to answer a set of background information questions regarding the state insurance license(s). All questions require an answer. Select the **Yes** or **No** radio button for each question. The questions are:

1. Is your license as a health insurance agent, producer or broker currently expired, revoked or cancelled by the state or under review by the state agency?
2. Have you ever been denied a license to sell insurance or any kind, or Medicare or HMO products, in any state?
3. Have you been suspended, debarred or prohibited from selling insurance or from participation in any state or federal insurance or other program?
4. Has your license ever been revoked or have you ever been censured by any state?
5. Have any complaints been filed against you with any insurance regulatory board, agency or department of insurance within the last five years?
6. Have you ever been denied an agent, producer or broker, contract or had any such contract terminated for cause by any insurance or managed care company?
7. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, intentional misrepresentation, or breach of fiduciary duty?
8. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or a member or manager of a limited liability company, for overdue monies, by an insurer, an insured or a producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless such bankruptcies involve or involved funds held on behalf of others.
9. Have you ever been convicted of, or plead guilty, entered an Alford plea, or a plea of no contest to, a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?
10. Have you ever been convicted of, or plead guilty, entered an Alford plea, or a plea of no contest to, a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?
11. Has the Agency's accident and health license ever been suspended, revoked or terminated in any of the states where contracting is requested?
12. Is there any objection to an inspection report at our expense?

Answering '**Yes'** to any of the Background Information questions, will be require you to provide an explanation.

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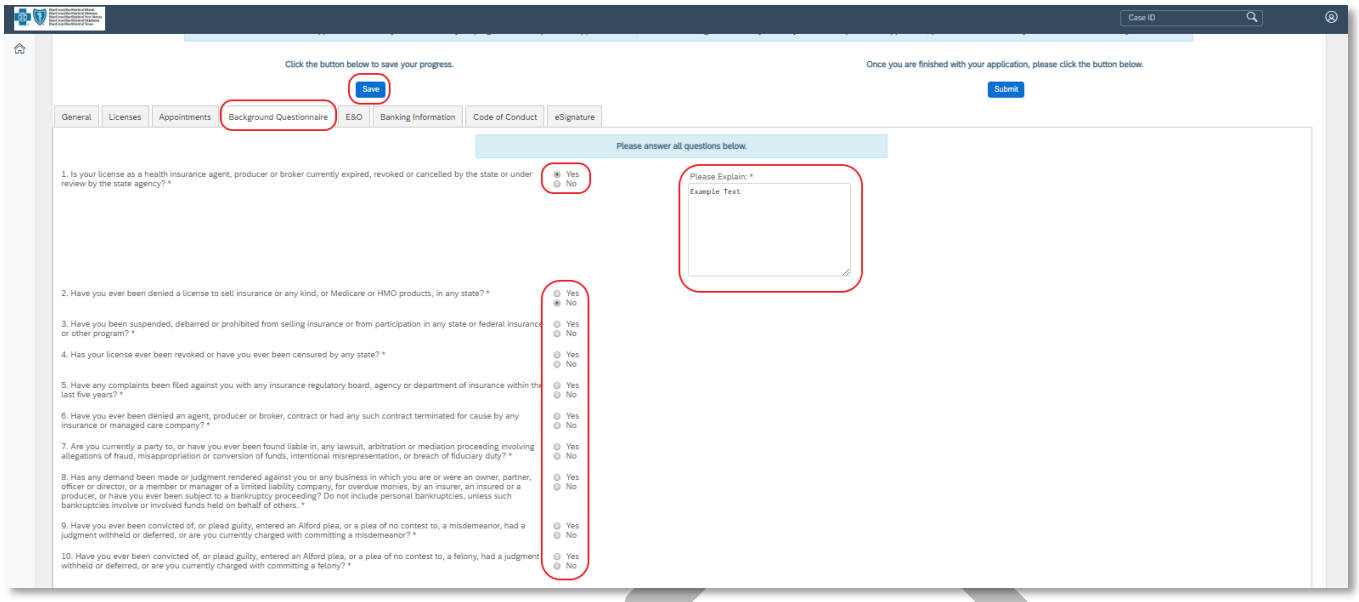

When you are finished, click the **Save** button to save your progress. Click the "**E&O**" tab to proceed to the next section.

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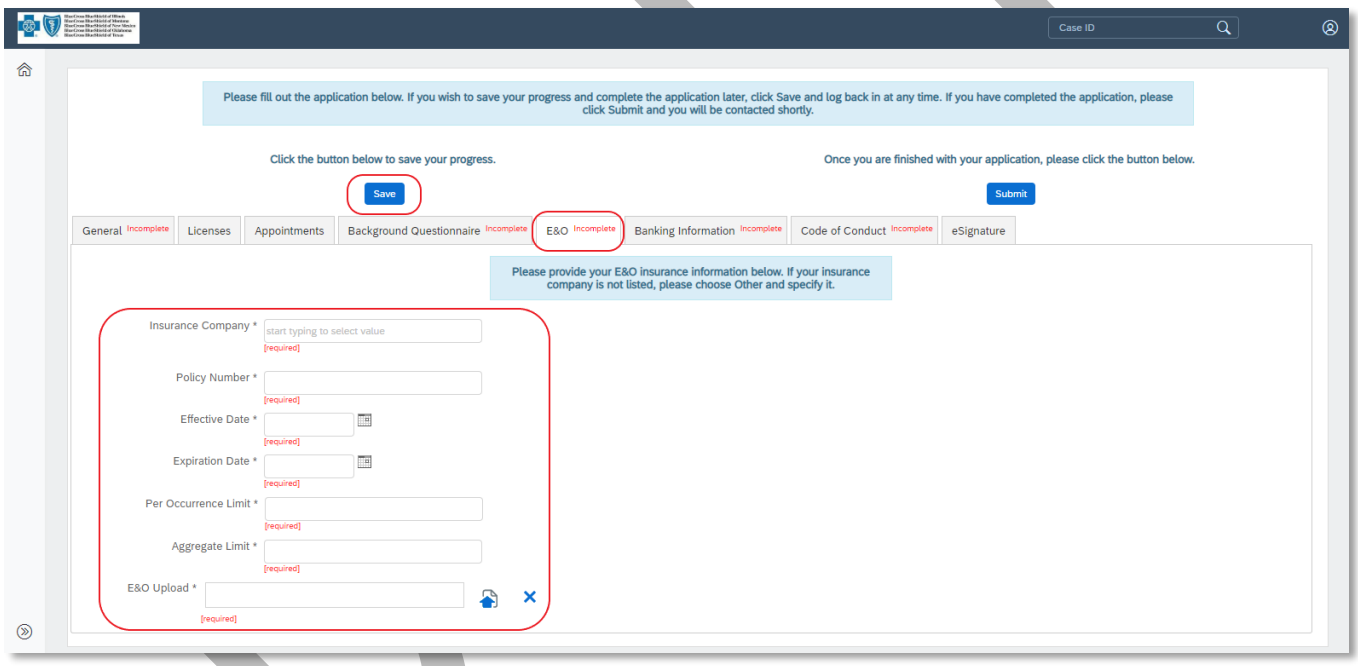
E&O

On this tab, please enter in the Agency Errors & Omissions Insurance Policy Information into the required fields Required fields on the "E & O Information" page are:

- **Insurance Company (Carrier Name)** - a list of available options will auto-populate once text is entered – select 'OTHER' if the Insurance Carrier is not found in the list and manually enter the company name.
- **Policy Number**
- **Effective Date** – Policy Effective Date
  - Policy Effective date must be current, and no Future Effective Dates are permitted.
- **Expiration Date** – Policy Expiration date must not expire within the next 7 Days.
- **Per Occurrence Limit –** value must be greater than 0.
- **Aggregate Limit –** value must be greater than 0
- **E&O Upload –** upload the declaration page(s) from your E&O policy. Only one uploaded file allowed.



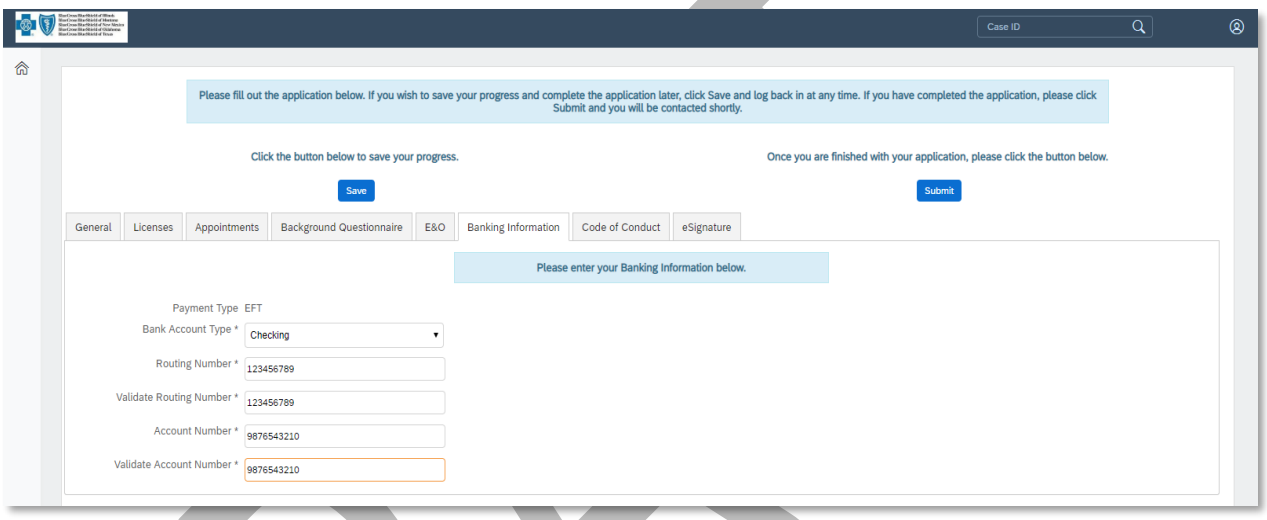
NOTE: The E&O Upload field required that you upload and electronic copy of your E&O Insurance Declaration page(s)

When you are finished, click the **Save** button to save your progress. Click the "Banking Information" tab to proceed to the next section.

Banking Information

The "Banking Information" tab allows you to enter your banking information for Electronic Funds Transfers. Enter all information outlined in red:

- **Account Type** – select Checking or Savings
- **Routing Number** – provide a 9-digit routing number
- **Validate Routing Account Number** – value must match Routing Number
- **Account Number** – provide account number
- **Validate Account Number** – value must match Account Number



When you are finished, click the **Save** button to save your progress. Click the "Code of Conduct" tab to proceed to the next section.

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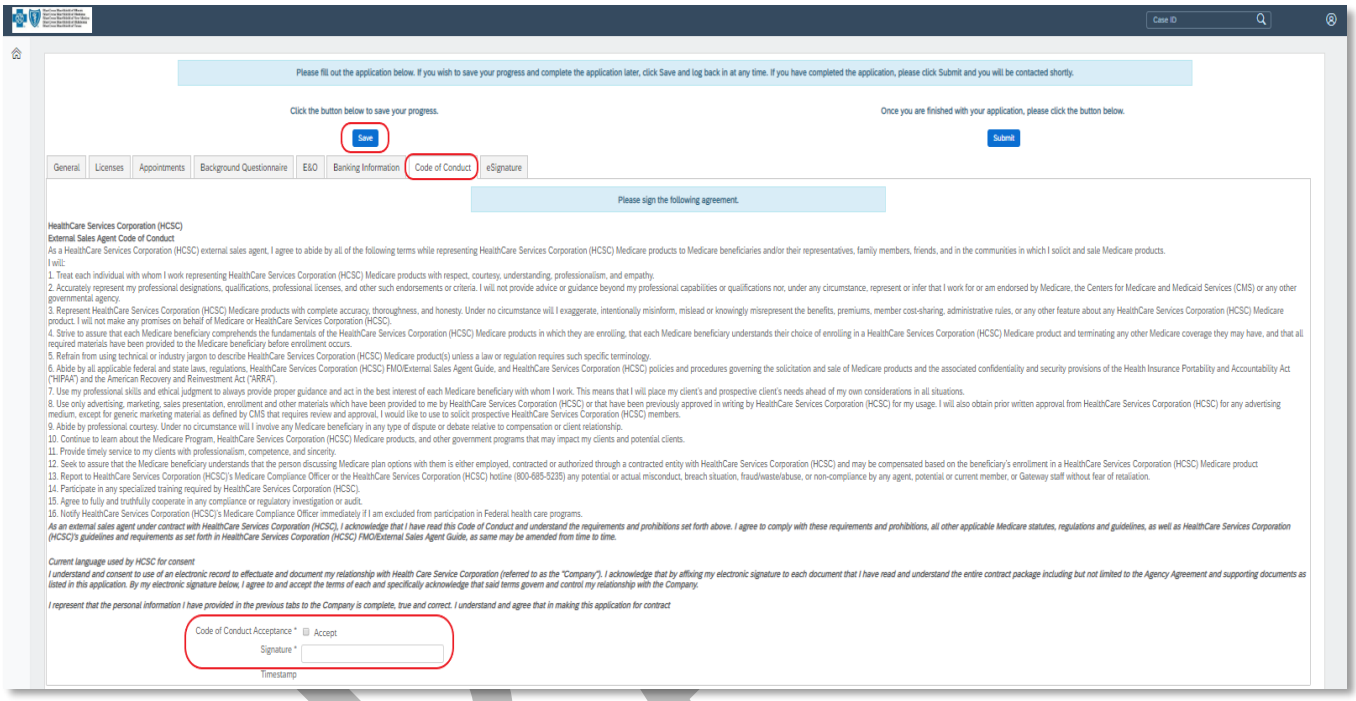
Code of Conduct

The "Code of Conduct" tab displays the HealthCare Services Corporation (HCSC) External Sales Agent Code of Conduct. Please read all of the information carefully. Acceptance via electronic signature is required to complete the onboarding process. The name that is input into the Signature field must match the Principal Name provided on the "General" tab.



When you are finished, click the **Save** button to save your progress. Click the "eSignature" tab to proceed to the next section.

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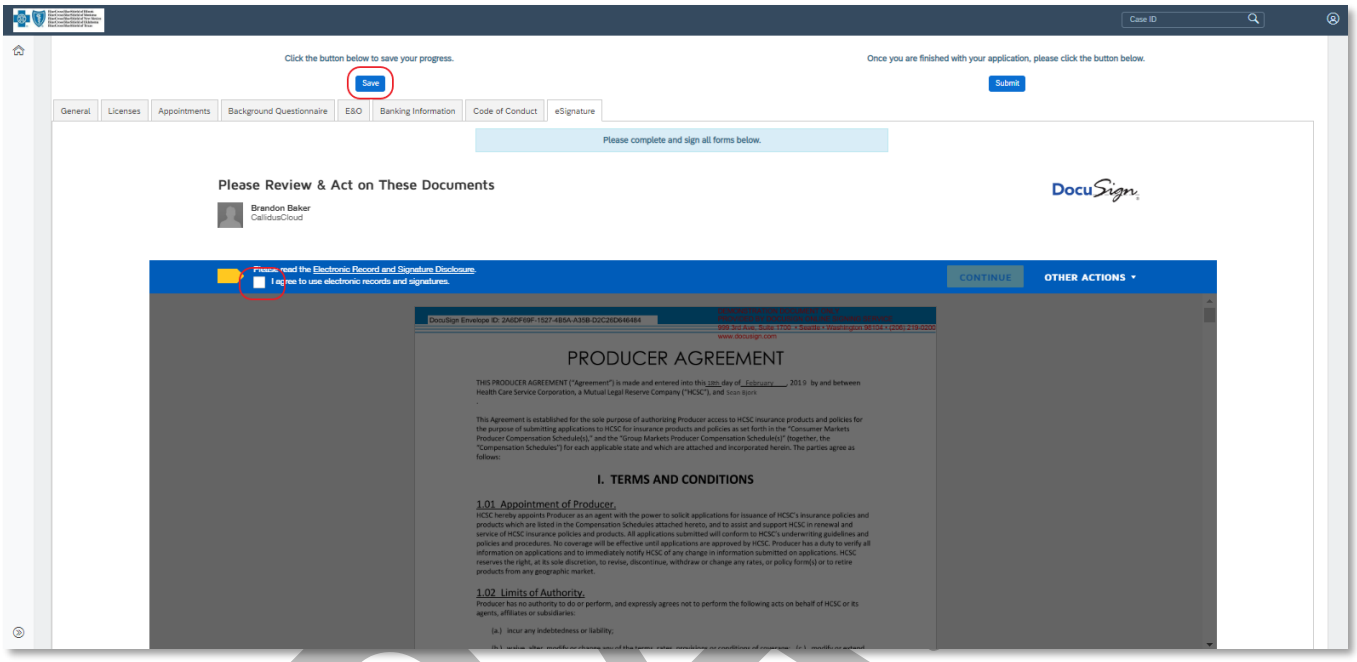
Review Documents

The last section to complete is found on the "eSignature" tab. This tab provides a summary of the forms that you completed and indicates which documents require an electronic signature. Start by consenting to electronic signature and carefully reading all content of the document to be signed.



The following are the documents requiring your review:

The following are the documents requiring your review:

- **Producer Agreement:** The Standard Producer Agreement is the contract between the Agency, with the Principal as the Authorized Signer, and Health Care Service Corporation. Please indicate on the last page whether the Agency is contracting as an Partnership, Corporation, or Other
- **New Mexico Addendum:** This document is for producers selling in New Mexico. This is an addendum to the Standard Producer Agreement, applicable to New Mexico business rules only. It does not require a signature, but must be reviewed. This document is viewable only if you are selling in New Mexico.
- **Oklahoma Addendum:** This document is for producers selling in Oklahoma. This is an addendum to the Standard Producer Agreement, applicable to Oklahoma business rules only. It does not require a signature, but must be reviewed. This document is viewable only if you are selling in Oklahoma.
- **Montana Addendum:** This document is for Producer requesting to be contracted for Montana. This is an addendum to the Standard Producer Agreement, applicable to Montana business rules only. It does not require a signature but must be reviewed. This document is viewable if Montana was selected.
- **W-9:** This document is required for all producers. The W-9 is a standard tax form used as an official document to validate the Entity Tax Identification Number. Please choose the appropriate Federal Tax Classification.

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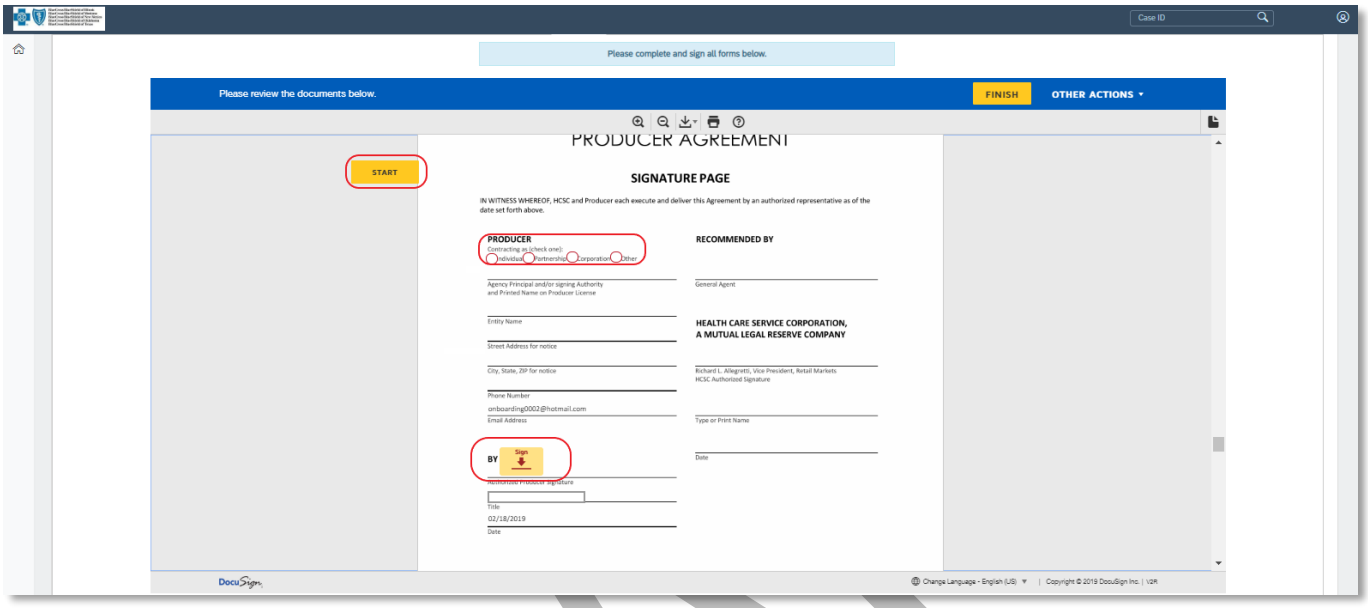
Sign Packet

When you click the “Sign’’ button, Producer Pro locks your “signature" in to the document. After you select the “Sign” box, Producer Pro presents the next document requiring your review and signature or, in some cases, just your review. Repeat this process for all documents. Click “Finish” when done.



Note: The Montana, New Mexico and Oklahoma Addendums do not require signatures, but must be reviewed. The addendums will only be seen if Montana, New Mexico and/or Oklahoma are selected

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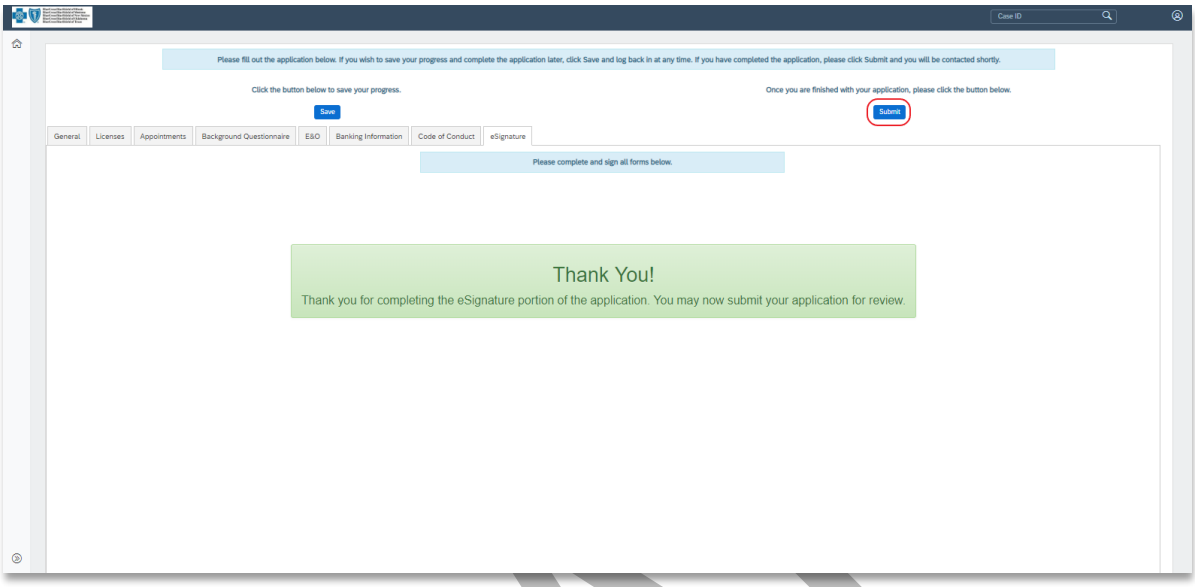
Submit Application

Once you have applied your signatures and reviewed all documents, you're ready to submit your application. If you are sure that all information you've submitted is accurate, click the **Submit** button.



Your application status will change to "HCSC Review" indicating that your documents were sent to the Producer Administration team for processing.

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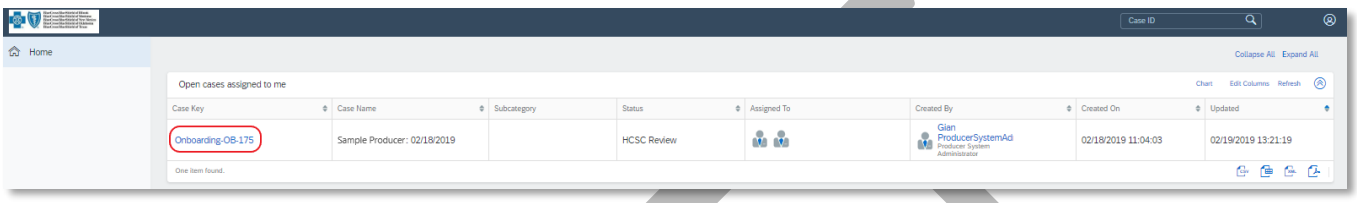
Viewing Documents after Submission

After completing the onboarding packet and submitting it for review, you can log back in to view your documents if needed. Open the initial email you received from Producer Pro—the one containing your producer-specific link. Click on the link and type in the permanent password you created. Click the **Submit** button. You will be directed back to the Home page. You can access your onboarding case by clicking the Case Key where you'll be able to review the information you submitted.



Click through the tabs identified below to review the information you provided.

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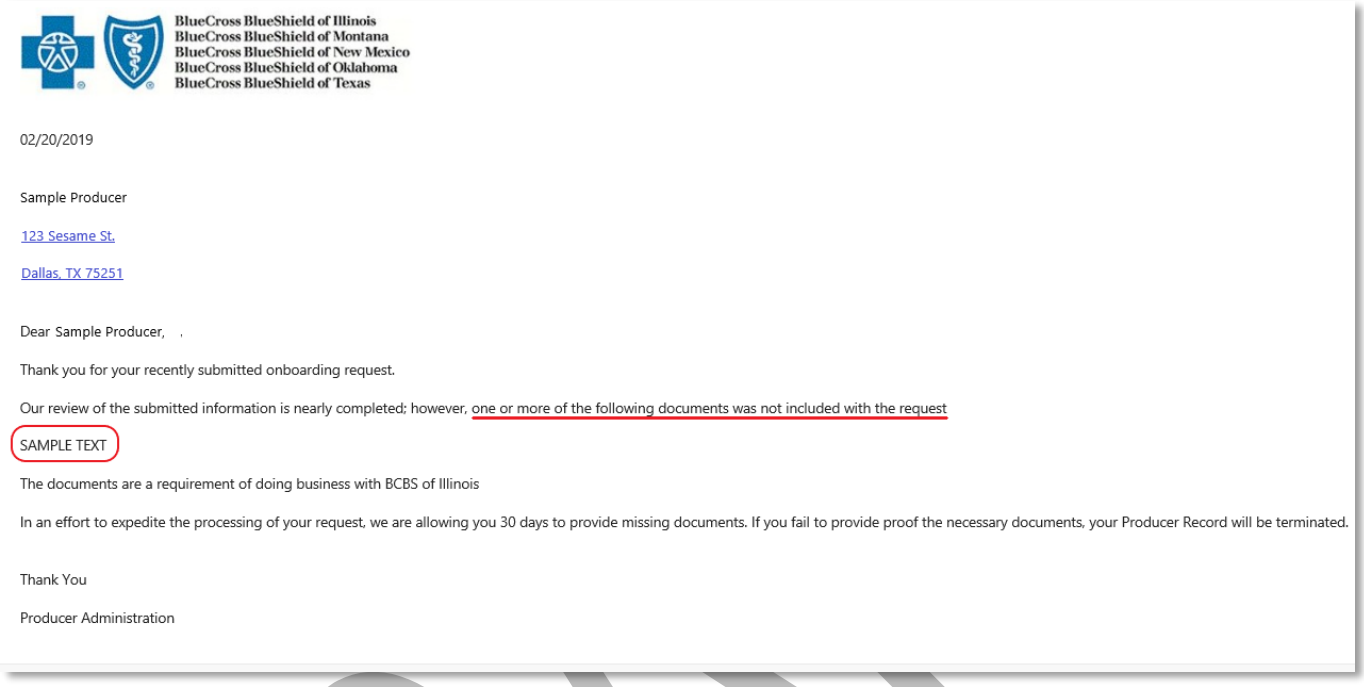
Additional Information Requests

During the review process, the Producer Administration team may require you to provide additional documents etc. If so, you will receive an email notification describing the additional information needed:



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02/20/2019

Sample Producer

123 Sesame St.

Dallas, TX 75251

Dear Sample Producer, ,

Thank you for your recently submitted onboarding request.

Our review of the submitted information is nearly completed; however, one or more of the following documents was not included with the request

SAMPLE TEXT

The documents are a requirement of doing business with BCBS of Illinois

In an effort to expedite the processing of your request, we are allowing you 30 days to provide missing documents. If you fail to provide proof the necessary documents, your Producer Record will be terminated.

Thank You

Producer Administration

You will need to provide the information requested as soon as possible and resubmit your onboarding application. After providing the requested information, follow the steps as outlined in the Submit Application section of this document. Once resubmitted, your application will return to the status it was previously in – "HSCS Review".

Welcome Letter

Upon receipt of all completed, necessary documentation for your Agency application, our Producer Administration team will begin the review and validation process. Within three-five business days after receiving all of the requested documents, your onboarding packet should be approved.

When your onboarding packet is approved, you'll receive a "Welcome Letter" via email with your nine-digit producer identification number. This number is very important. It is used in every sales and administrative transaction.

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Frequently Asked Questions

Email Invitation

Q: What do I do if I lose or delete my email invitation containing the link to my transaction?

A: Make sure to save the original email containing the link to your transaction until you have completed the entire onboarding process. Once you have signed all your documents, you will receive an email to confirm that your onboarding process is complete.

This email will also contain a link to your transaction. Because a link is "unique," it will only take you to your own transaction. We suggest bookmarking the link or saving it as a favorite to prevent losing it, and for quick access to your onboarding documents. If, however, you do lose the link, you should contact the Producer Service Center by calling 855-782-4272, or emailing Producer_Service_Center@hcsc.net.

Q: What if I don't receive the email invitation?

A: Email applications have become more and more strict when analyzing incoming emails and categorizing them as junk or spam emails. In preparation of receiving this very important email, a producer should add Producer_Service_Center@hcsc.net to his or her email address book, contact list, safe senders or safe recipients list to make sure important onboarding-related emails are received. If the producer hasn't received the email, check the "junk" folder. Also, a company's email privacy settings may have blocked the email.

Passwords

Q: The temporary password sent to me isn't working. What can I do?

A: When you first begin the process, you will need to obtain a temporary password, which will be sent to you via email. The email will contain an eight-character password, randomly generated and unique to your producer user name.

Do not CUT and paste the temporary password from this email into Producer Pro. Cutting the password from the email will not accurately copy. Instead, COPY and paste the password – or type it – into the appropriate field in Producer Pro.

This temporary password is only valid for 30 minutes. If you try to enter the temporary password after the 30-minute window, you'll receive an error message. You'll need to click the **Get My Password** button again to have another temporary password sent to you.

Each request for a temporary password invalidates the previous request. Please do not submit multiple requests.

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General Questions

Q: What is Producer Pro?

A. Producer Pro is a Web-based software application designed to help with the recruiting, onboarding, contracting and management of agents and agencies.

Q: How will I know if there's an issue or error with the onboarding application?

A: If there is an issue with the onboarding packet that the Home Office cannot resolve, a representative from Producer Services and Administration will reach out to you to obtain more information or documentation. You will receive an email update (your Welcome Letter) when your packet is complete and approved.

Q: I've completed my packet. How long will it take to receive my producer identification number?

A: Once the Home Office receives all required documentation, you will receive an email containing your nine-digit producer identification number within three-five business days.

Navigation

Q: Will Producer Pro time out after a certain amount of time of activity or inactivity?

A: Yes, after a period of inactivity of approximately 45 minutes, your session will be timed out and you will be required to log back in to the system.

Q: Which fields are required?

A: Each required field will be identified with an *. Some fields have validation logic built in to ensure the information being entered is accurate (i.e., the Confirm SSN/EIN fields). If the values entered are inaccurate, an error message box will pop up and will require the producer to enter correct information before continuing to the next page. All required fields must be populated before moving on to the next page. If you try to continue without entering all required information, you will see a validation error message.

Q: What will happen if I use the Back or Forward buttons on my browser's toolbar?

A: Since Producer Pro is an online software application, and not like typical website pages, using the **Back** or **Forward** buttons on your Internet browser's toolbar will not take you back or forward to the last page visited. Instead, your browser may simply remain on the current page, or it may bring you back to the beginning of your transaction without saving portions of your work. DO NOT use your Internet browser's back and forward commands to move through the Producer Pro system; use the Producer Pro buttons instead.

Q: How can I navigate back or forward through the screens?

A: To move between different screens of Producer Pro, click the **tabs (ex. General, Licenses, Appointments…)** for each section of required information.

Q: Can I have multiple browser windows open while accessing Producer Pro?

A: You can have additional browser windows open as long as they are accessing sites other than Producer Pro. **You cannot have multiple Producer Pro windows open simultaneously – doing so will cause system errors.**

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Q: What if I accidentally close the browser window before I complete the onboarding packet?

A: Each time you click the **Save** button, Producer Pro saves your information. If you accidentally close the browser window, the application will save all of your information up through the last tab you've completed or the last page on which you clicked the **Save** button. All you have to do is log back in to your transaction.

To log back in, click on the link you were sent in the original email invitation. See Viewing Documents after Submission.

Q: What happens if I Save but I've only partially completed the onboarding packet?

A: When you click on the **Save** button, Producer Pro will save all information you've entered up to that point. All you have to do is log back in to your transaction.

To log back in, click on the link you were sent in the original email invitation. See Viewing Documents after Submission.

Appointments and Fees

Q: What if my recruiter chose too few selling states and I would like to sell in more states?

A: You will need to contact the Producer Service Center by calling 855-782-4272, Monday through Friday, 8 a.m. to 5 p.m., CT. If needed, a Producer Service Center representative will route you to the appropriate state sales team for onboarding/appointment approved.

Q: In which state(s) will I need to be appointed?

A: Below are the appointment rules for New Mexico, Oklahoma and Texas are as follows:

- Illinois: This state does not require appointments.
- Montana – All Individual Producer
- New Mexico: All Individual Producer
- Oklahoma: All Individual Producer
- Texas: All Individual Producer

Q: What are the appointment fees for each state?

A: All appointment fees for newly onboarded producers will be subtracted from the producer's first monthly commission statement.

- Montana $0
- New Mexico: $20.00
- Oklahoma: $30.00
- Texas: $13.50

Q: I don't know if I plan to sell BlueLincs HMO in Oklahoma. How should I answer that question?

A: If you are unsure whether you can sell BlueLincs HMO, we suggest leaving the response at "No." If you answer **"Yes,"** you will incur an additional appointment fee.

- Selling BlueLincs HMO requires an additional appointment with the Oklahoma Department of Insurance due to HMO regulations in that state. If you intend to sell BlueLincs HMO, we will appoint you for this product line. That way, you can sell BlueLincs HMO as soon as you receive the welcome letter.

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Errors and Omissions Coverage

Q: What is the E&O coverage requirement?

A: **Illinois, New Mexico, Oklahoma, and Texas** - The minimum requirement for Errors and Omissions coverage is $500,000 per claim and aggregate.
Montana - The minimum requirement for Errors and Omissions coverage is 1,000,000 per claim and aggregate.

Q: What if my policy doesn't meet the requirement?

A: You will be required to update the limits of your E&O Policy in order to meet the minimum limits in order for the contracting application to be approved.

Uploading Files

Q: Which file formats are acceptable for uploading my supporting documentation?

A: Files must be in one of the following formats in order to be uploaded to the onboarding packet:

- PDF
- JPG
- PNG
- GIF
- JPEG
- TIFF

Q: Is there a file size limit?

A: The maximum file size per file is 3072 KB or 3 MB. To determine what file type and size your document is, locate the file you'd like to upload. Right click on the document and select Properties. A "Properties" menu will appear detailing the file's specifics. Here you will find the type of file and the size of the file.

Q: What if I try to upload a file with a file type other than those specified or larger than the allotted size?

A. Acceptable file types are PDF, JPEG, JPG, GIF, PNG and TIFF. The maximum file size per file is 3072 KB or 3 MB. If a user tries to upload another file type, or a file larger than the allotted size, the user will receive an error message. The user will need to upload file(s) with valid file types and within the size allotment in order to proceed.

Q: What do I do if my file size is too large?

A. If a file exceeds the size limit, use the help file of your software program and follow the steps to resize the PDF or image file. Note that TIFF files tend to be larger image files than JPEG, JPG, GIF or PNG image files.

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Viewing and Signing Documents

Q: I have the correct system requirements, but I'm still having issues accessing the application. What now?

A: Try the following:

1. Make sure you're using either Internet Explorer, Google Chrome or Firefox as your Internet browser.
2. Check to make sure your Internet browser is a recent version.
3. Clear your browser's cache and cookies.

If you still have issues using Producer Pro, contact the Producer Service Center by calling 855-782-4272, or by emailing Producer_Service_Center@hcsc.net. Please provide as much detail about the issues as possible.

Q: How will I know that my electronic signature was applied to the document successfully?

A: When you click the **Sign** button on each document requiring a signature, the page will automatically take you to the next document for review or signature. Your electronic signature will be shown as green text, while the demographic information will be blue text.

Q: I've already signed my documents and realize I've made an error. How do I revise the information?

A: If you haven't already clicked the **Submit** button to send your documents to the Home Office for review, you still have the opportunity to return to the beginning of your packet. All of your information will have been saved in Producer Pro. You will return to the interview questions tabs/sections and may review and edit any information previously entered. Click the **Save** button followed by the **Submit** button once you've verified or corrected the information. You will have to resign any documents you've already signed, since you've restarted your packet and made updates.

If you have already sent your documents to the Home Office for review, please contact the Producer Service Center at 855-782-4272 or via email at Producer_Service_Center@hcsc.net. Please note that it is very important to make sure that your information is correct. Identify errors in the onboarding packet could cause the packet to be placed in "Error" status and may result in a rejection.

Updating Your Demographic Information

Q: Once I'm through the onboarding process, how will I update my information in the future?

A: Set up an account in the Blue Access for Producers portal. Click on the Producer Service Module option and click Update Contact Information.

You will be able to update the Primary Address, Email Address, and Phone #.

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