

Make it easy for customers to shop, purchase and renew coverage

StepWise® Online Shopping (Shop) enables and empowers customers and sales partners with online, self-service tools to enhance and expedite new business and renewal quoting, proposal, application and enrollment.

Shop leverages an enterprise-level central rating solution and customer-focused user interfaces and workflow to improve sales effectiveness, operational efficiency and customer satisfaction.

Empower sales teams. Streamline and simplify new business and renewal quoting with information and tools to quickly generate quotes, customize proposals, provide renewal options and track activity.

Simplify purchasing process. Help your customers choose the right coverage with an intuitive user experience and decision support that guides them through the shopping and enrollment process.

Optimize sales and operational performance. Reduce operational burden and maximize client interactions by automating manual tasks and workflow across internal teams, brokers and customers.

Maximize transparency and collaboration. Increase broad access to timely information during the sales process with robust workflow tools and role-based security, providing each user with access to information appropriate to their needs.

Unleash market innovation. Quickly and easily evolve product offerings and expand distribution with a highly configurable platform that gives system owners the agility and flexibility they need to respond to an evolving marketplace.



Health care at the speed of business

Shop provides online product and rate information and tools enabling your customers to make rapid, informed and cost-effective decisions to shop, purchase and renew coverage.

Improve data security and compliance. Data is secure with multiple levels of security to provide ultimate flexibility, transparency and collaboration.

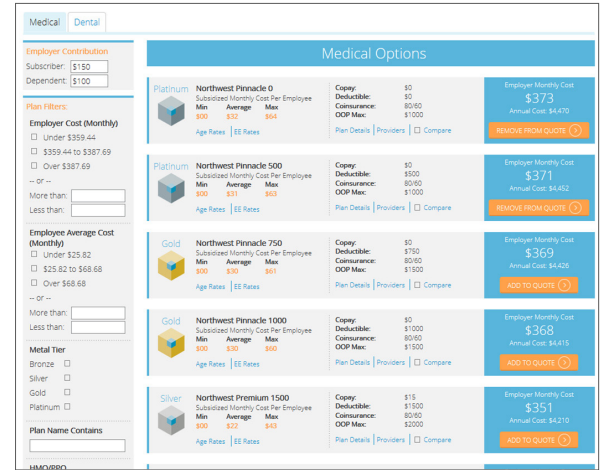
Partner with health care experts. Optum consulting helps organizations maximize the value of the StepWise Suite of products through best practice models and consulting expertise.

A robust framework for automating quoting and sales business processes

StepWise Shop is a holistic software platform that simplifies the distribution of health insurance products across stakeholders and lines of business. The system’s capabilities offer health plans the technology and tools to establish a premium online presence that extends market reach, streamlines the sales process and empowers each stakeholder with the targeted content, decision-support and quoting capabilities they need to make good decisions.

StepWise Shop offers a range of configurable capabilities to meet health plans’ current and future business objectives including:

- Broker Quoting & Proposal
- Renewal Quote Automation
- Group Application and Enrollment
- Direct-to-consumer on- and off-exchange product marketplace
- Electronic sales proposals
- Employer quoting and administration



The information contained in the image above is fictional and used as an example only.



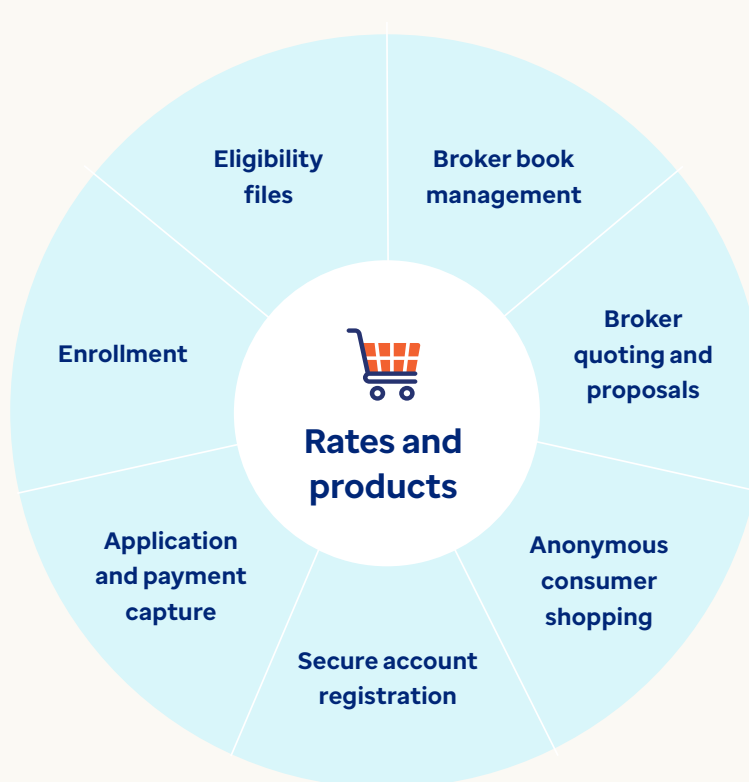
Primary users

- Brokers
- Agents
- Sales reps
- Individuals
- Employers
- Employees



Drives

- Data quality
- Market speed & agility
- Operational efficiency

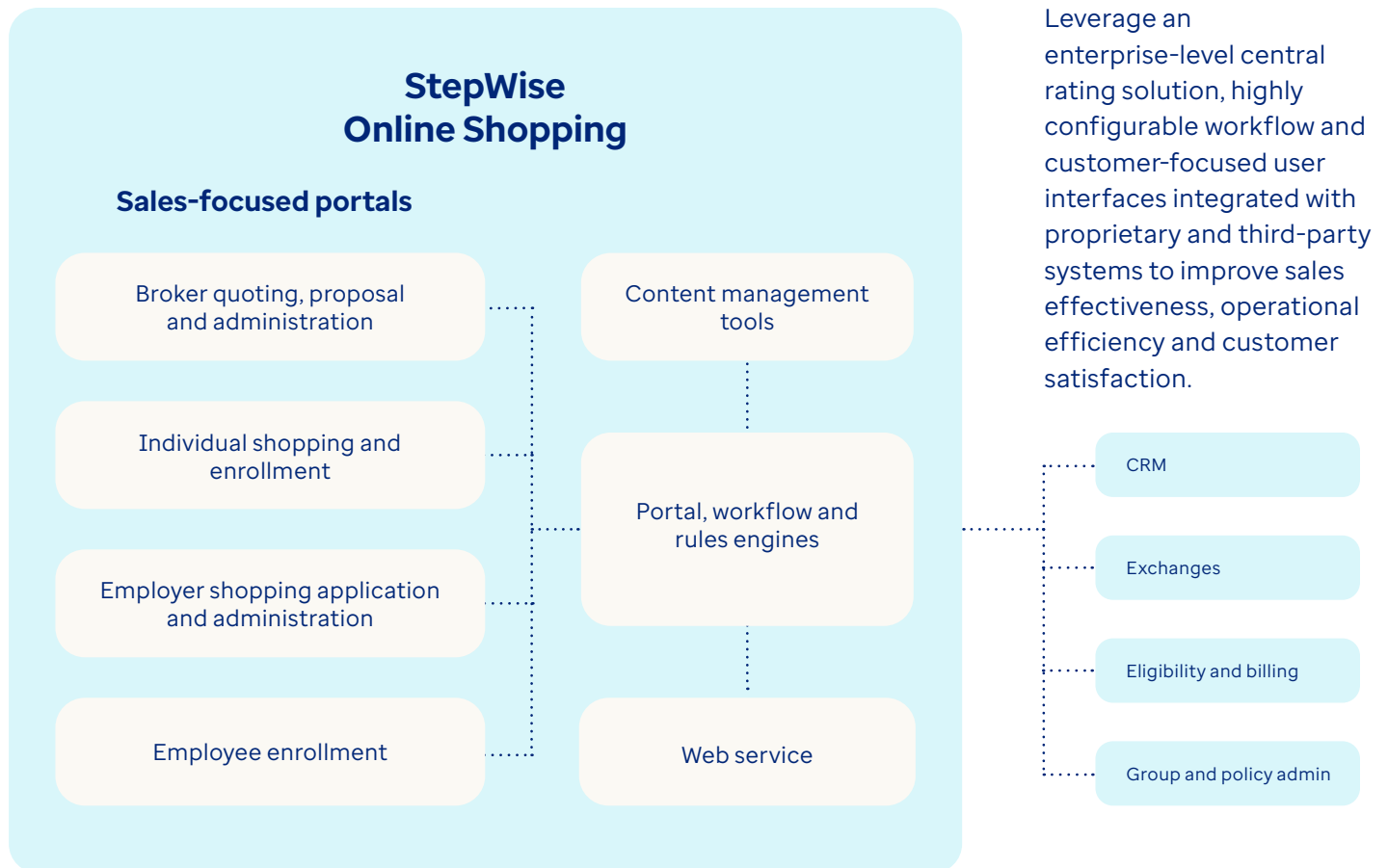


Enhances

- Enrollment and eligibility
- Billing and payment
- Customer relationship management (CRM)
- Exchanges

Key features of this solution

- **Quote-to-cash automation** – true end-to-end automation of new business and renewal quoting
- **Single platform** – supports all products and lines of business, including ACA and grandfathered plans, medical and ancillary
- **Configurable user experience** – highly configurable user interfaces aligned with your brand and user experience requirements
- **Flexible workflow** – robust and flexible workflow tools that support the realities of the marketplace, including open enrollment, special enrollment, renewals and product-specific requirements
- **Robust rate and rules engine** – comprehensive rating and rules engine that aligns to your formulas and formats, supporting the most simplistic to the most complex quoting rules and rate structures
- **Electronic sales proposals** – powerful engine for generating personalized websites providing clients with information to make good decisions
- **Online application** – completion of product and state-specific applications for individuals and groups, including payment capture, document attachment and downloadable copy of completed form
- **Business-managed content** – tools for business owners to quickly and easily create and manage content, rates and other product information
- **Integration** – robust integration toolkit with the flexibility to integrate easily with customer systems critical to an end-to-end sales and renewal process, including CRM systems, premium billing systems, payment vendors, exchanges and other proprietary systems and partners
- **Security** – supports SSO integration, secure user login, authentication and data encryption ensuring a seamless and safe user experience



The StepWise suite consists of three components that both interoperate and stand alone

Product • Quote> Cash



StepWise Product Lifecycle Manager enables rapid design, management and dissemination of plan and benefit information.



StepWise Automated Rating (Rating) delivers centralized rate management, financial modeling and automated quoting.



StepWise Online Shopping (Shop) provides online self-service tools to empower sales partners and customers.

Enable agile and effective design and distribution of health insurance products

The StepWise Suite enables rapid, informed and cost-effective decision-making across all stakeholders in the product-to-quote-to-cash continuum. The suite centralizes mission-critical product and rate information, leverages common data, and automates key internal and external processes providing agile and effective design and distribution of health insurance products.

Learn more about StepWise Online Shopping.

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