



# Adding a Client in the HERO Underwriting System

**Procedure:** Below find instructions on how to enter a new Client in the HERO Underwriting System to go through Underwriting. After you add the client, you will be able to send them the Group Health Questionnaire (GHQ) and the Personal Health Questionnaire (PHQ) for them to complete online.

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# Adding a Client

The HERO Underwriting system is used to enter new groups that are interested in going through individual underwriting for self funding. Follow the steps below to add a new client.

## Logon

When you go to <https://gbs.herouw.com>, the first screen you see is the login screen. Enter your username and password and select Logon



### Login

Please enter your username and password to login

**Username**

**Password**

Remember my username [Forgot password?](#)

**LOGIN**

*i* Our password policy has changed. [Click here](#) to know more.

## Dashboard

After you login, the next screen is your dashboard. This is where you can see all of the clients that you have entered in the HERO system.

**Dashboard** | Welcome m.coles | [Logout](#)

**My Alerts**

Alert Type	#Alert
Past Effective Date	There are no companies.
Effective Date due in 7 Days	There are no companies.
Expiring PHQs	There are no companies.

**ADD CLIENT**

**Status Summary**

Status	#Clients	#Employees
Instantaneous Quote	0	0
In Form Collection	12	350
Submitted to UW	0	0
Close Out	0	0
Reviewed by UW	1	4
Received Rating	0	0
Sold	0	0
Not Sold	0	0

**My Clients** | [Clear Filter](#)

Show 50 entries | Search:

Company	Client Number	PHQ	GHQ	Census	Submission	Employees Enrolling	Active	Status	UW Result/Actual Sold	Effective Date
<input type="checkbox"/> 123		0	0	No	No	2	-	In Form Collection 08/11/2015 11:20:32 AM		10/01/2015
<input type="checkbox"/> A.R. Marani, Inc		0	1	No	No	19	⊘	Close Out 08/24/2015 12:48:42 PM		09/01/2015

## Adding a client

To enter a new Client, click the blue ADD CLIENT button on the dashboard.

**GBS** HERO Health Plan Underwriting Website

Goals CY 2015

DASHBOARD ADMINISTRATION MY PROFILE FORMS Contact Us

Dashboard Welcome m.coles | Logout

**My Alerts**

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**Status Summary**

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**ADD CLIENT**

**My Clients** Clear Filter

Show 50 entries Search:

Company	Client Number	PHQ	GHQ	Census	Submission	Employees Enrolling	Active	Status	UW Result/Actual Sold	Effective Date
<input type="checkbox"/> 123		0	0	No	No	2	<input checked="" type="checkbox"/>	In Form Collection 08/11/2015 11:30:32 AM		10/01/2015
<input type="checkbox"/> A.R. Marani, Inc		0	1	No	No	19	<input checked="" type="checkbox"/>	Close Out 08/14/2015 12:48:43 PM		09/01/2015

The next screens that come up are for entering all of the groups demographics. Not all of the information is required, but the more information you have, the better. The information that is required, is marked with a red \*.

Add Client Welcome m.coles | Logout

Enter Client Information

**Basic Information**

\*Company Name

Active  Yes  No

Status: In Form Collection

Client Number

\*Number of employees to enroll

Does company currently have insurance?  Yes  No

Is company currently with a PEO/Assoc./Trust?  Yes  No

\*Effective Date

Choose Forms  General  Iowa specific  Utah Specific  Arizona specific

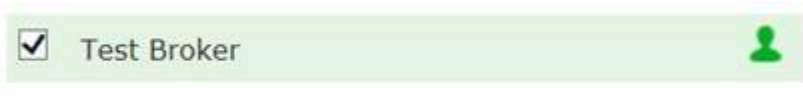
Use PHQ Lite in place of detailed PHQ form

\*Street Address1

Street Address2

**Adding a Client Enhancements:**

**Quote receiving contact(s):** You may select as many contacts that would like receive an email notification when a quote is completed. It is now required to designate a “Primary Contact”. To make a contact the “Primary Contact”, simply select the icon on the right along with the checkbox and it will become green.



Street Address2

\*City

\*State

\*Zip Code

Location

SIC Code

---

**Primary Contact Information**

The Primary Contact should be from the PEO/MEWA/Assoc./Trust

Contact

\*Name

\*Phone

\*Email

Fax

Notify on submittal  Yes  No

NOTE: Click YES if you want to be notified every time someone submits a PHQ and the group submits a GHQ.

You can enter up to 3 more contacts for a group.

**Other Contact Information**

**Other Contact Information1**

Contact:

Name:

Phone:

Email:

Fax:

Notify on submittal:  Yes  No

**Other Contact Information2**

Contact:

Name:

Phone:

Email:

Fax:

Notify on submittal:  Yes  No

**Other Contact Information3**

Contact:

Name:

Phone:

Email:

Fax:

Notify on submittal:  Yes  No

**SUBMIT**

Once all of the information is added, click the blue SUBMIT button. The next screen tells you that the group is set up correctly. To go back to this group, go back to your dashboard and click on the name of the group.

# Sending a Client the GHQ and the PHQ

Once the group is set up, you can now send them the GHQ and PHQ to complete for online Underwriting. The next steps show you how to send them the links.

## Group Data

On the left side bar you will see a series of 4 steps. The first step lets you review the client details and make any corrections such as group size, contact information, etc. It is there that you can also see the names of the people that have submitted their PHQs. NOTE: As the broker, you cannot see the PHQ for each employee, just the names of those that have completed it, but you can see the GHQ. You can also see how many out of the total number of employees have completed their PHQ (ex. 3 out of 5). You will also notice the status of each employee and the progress (ex. Someone might have started filling it out, but forgot the name of an Rx and had to save and come back to it).

Client Detail : ABC Test Welcome m.coles | Logout

ABC Test status : In Form Collection

**Step 1 Client**

ABC Test

Edit Client Record

**Step 2 Email**

PHQ

GHQ

GHQ & PHQ

**Step 3 Census**

Generate Census

Upload Census File

View Census

**Step 4 Submit**

To Underwriting

View Census

**Notes** ADD NEW NOTE

Show 10 entries Search:

Status	Date	Name	Notes
In Form Collection	07/29/2015	Melissa Coles	

Showing 1 to 1 of 1 entries First Previous 1 Next Last

**Group Health Questionnaire**

GHQ	Status
ABC Test GHQ	Completed

**Supporting Data Files**

Select File  BROWSE...

\*File Description

ADD

File Name	Description
ABCTest_GBS_Census.xls	Census data file for ABC Test
ABCTest_GBS_Census.xls	Census data file for ABC Test

\*File Description

ADD

**Personal Health Questionnaires** Export Completed PHQs

Show 50 entries Search:

Filters: All

Employee Name	DoB	Status	Signature Date	View Record
Avery Smith	02/05/1986	Completed	08/04/2015	
bob bob	01/09/1960	Completed	08/21/2015	
Carolina Costanza	12/19/1983	Completed	07/30/2015	
catherine Burns	04/17/1963	In Progress		
David Cardwell	05/12/1980	Completed	07/30/2015	
Kelly Wiltner		In Progress		
Kelly Wiltner	08/27/1966	In Progress		
Rocky Patel	07/12/1960	In Progress		
Samantha Ferguson	02/13/1989	In Progress		
starev halhin	08/11/1990	Completed	07/30/2015	

## Sending the GHQ & PHQ Links

On the left side bar, you will see Step 2. Click on send GHQ and PHQ. You have the ability to send each one separate, but since you are sending the links to the employer to distribute, you should always click on Send GHQ and PHQ.

The screenshot shows a web interface for sending questionnaires. On the left, a sidebar lists steps: Step 1 (Client), Step 2 (Email), Step 3 (Census), and Step 4 (Submit). Under Step 2, 'GHQ & PHQ' is selected. The main area is titled 'Email Personal and Group Health Questionnaires'. It includes a warning about security, a pre-filled email address 'mcoles@gbsio.net', and a client name 'ABC Test'. There are input fields for 'To', 'CC', and 'Subject' (pre-filled with 'Group Benefit Services - Personal and Group Health'). The 'Form Name' is 'Group Benefit Services - Personal and Group Health Questionnaires'. Under 'Attachments', there are checkboxes for 'Personal Health Questionnaire(PHQ)', 'Spanish Personal Health Questionnaire(PHQ) Form', 'Group Health Questionnaire(GHQ)', 'Spanish Group Health Questionnaire(GHQ) Form', and 'GBS Census.xls'. An 'Upload Files' section has a 'Select File' field and a 'BROWSE...' button. A purple arrow points to the 'GHQ & PHQ' option in the sidebar.

Your email address auto populates based on your login. The client name also auto populates. The *To:* field should be the employer's email address. You can also enter your email address in the *Cc:* column. It is also a good idea to enter the GBS Underwriting department's email addresses in the *Cc:* column so they receive a copy of the email links so they know what is coming. Their email addresses are [lchenworth@gbsio.net](mailto:lchenworth@gbsio.net); [efigler@gbsio.net](mailto:efigler@gbsio.net). You separate email addresses with a semicolon.

The subject will be The Group Name, followed by Group Benefit Services – Personal (PHQ) and Group (GHQ) Health Questionnaire. Please adjust so it follows that format. (ABC Company – Group Benefit Services – Personal (PHQ) and Group (GHQ) Health Questionnaires.

The form name is constant.

Attachments – Only click on one of the attachments if you have a Spanish speaking person. They will have to complete a PDF and scan in the document as this system is not set up for Spanish online Underwriting.

If you want to upload files, such as claims experience, aggregate reports, etc. you will add them using the BROWSE button and find them on your computer.

The next box is where you will put the message that you want to send with the links. We at GBS have created standard language that will explain why the employer and employee are receiving this email.

Upload Census File

View Census

**Step 4**

**Submit**

To Underwriting

View Submission

Spanish PHQ  Spanish Personal Health Questionnaire(PHQ) Form

GHQ Form  Group Health Questionnaire(GHQ)

Spanish GHQ  Spanish Group Health Questionnaire(GHQ) Form

Census File  GBS Census.xls

**Upload Files**

Select File  **BROWSE...**

Message

Save message body as standard message.

Please update your Email Signature from **My Profile**

**Melissa Coles**  
 Executive Marketing Specialist  
 Group Benefit Services, Inc.  
 6 North Park Drive Suite 310  
 Hunt Valley, MD 21030

Additional Verbiage You must have an email address in order to complete the Questionnaire. If you do not have an email address you can get one for free at one of these sites : Hotmail, Yahoo, Gmail.

**SEND**

The standard language that we have created is below:

Dear Employer,  
 Please find the link to the Group Health Questionnaire (GHQ) to be completed by you, as well as the Personal Health Questionnaire (PHQ) to be completed by your employees.

Please forward the link to the PHQ to your employees with the following message:

Thank you for choosing to complete the following health insurance questionnaire.  
 Your response is completely private and secure and it will help you and your employer obtain group health coverage through Group Benefit Services Health Plans.

**Please make sure you have the following information available for you and your family, including:**

- ✔Details about past and present health conditions, including diagnoses and outcome.
- ✔Names and dosages of all current prescriptions.
- ✔Height, weight, birth date and knowledge of tobacco usage.

Save message body as standard message. (Check this box after you enter this in for your first group. Then it will automatically come up when you send any GHQ and PHQ in the future.

Since you have already created your signature in the My Profile section, that will automatically come up at the bottom.

Review your information for accuracy and click the blue SEND button.

Since you copied yourself, you will receive an email with the links. NOTE: If you have not received the email, please check your SPAM folder. If it is in your SPAM folder, have [herouw@herouw.com](mailto:herouw@herouw.com) added to your safe list. If your client has not received the email, please also have them check their SPAM and add the email address above to their safe list.





From: herouw@herouw.com  
To: Melissa Coles  
Cc:  
Subject: Group Benefit Services - Personal and Group Health Questionnaires

Group Benefit Services - Personal and Group Health Questionnaires

**PHQ:** <https://gbs.herouw.com/Forms/Index?cid=wVa%2bWONz7xE%3d&isghq=false&cn=>

**GHQ:** <https://gbs.herouw.com/Forms/Index?cid=wVa%2bWONz7xE%3d&isghq=true&cn=>

You must have an email address in order to complete the Questionnaire. If you do not have an email address you can get one for free at one of these sites: [Hotmail](#), [Yahoo](#), [Gmail](#).

Regards,  
Milliman HERO Underwriting Team