



New Proposal & Enrollment E-Form Technology

Highlights

- **The quoted rate from the carrier is firm – it is the sold rate** (unless your enrollment changes)
- Carriers get ONLY the information they need, and don't get information they don't want or need for their rating process
- Employees fill out only one form on the internet at home or at work
- Employees without internet access can call our office and we will fill out their form for them by conducting the same web-based survey while they are on the line with us
- Questions include prompts for specific medications and conditions, helping your employee to enter accurate medical information easily
- Data is secure and private
- Data is stored for next year's renewal under your employees personal PIN number making next year's data collection much easier
- Questions turn into an actual enrollment form if you decide to change carriers

Note: Some carriers for certain size groups might not currently need medical information in order to provide firm rates. However, many major carriers are changing their rating policies and now require this data. Also, by having accurate medical data, the broker has much stronger negotiating ability, on behalf of the employer and participants, to get the best possible rates.

Call Great Lakes Risk Management at 419-244-0800 or 800-243-4576 if you have any questions or would like a proposal for your group health insurance.