OPTUM®

StepWise Online Shopping

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.

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.
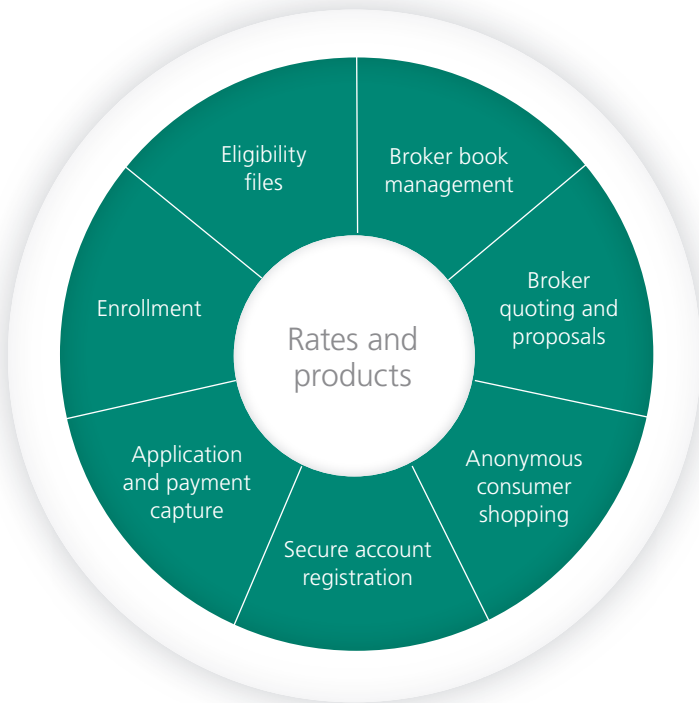
Primary users

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

Drives

- Data quality
- Market speed & agility
- Operational efficiency

Complements

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

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.
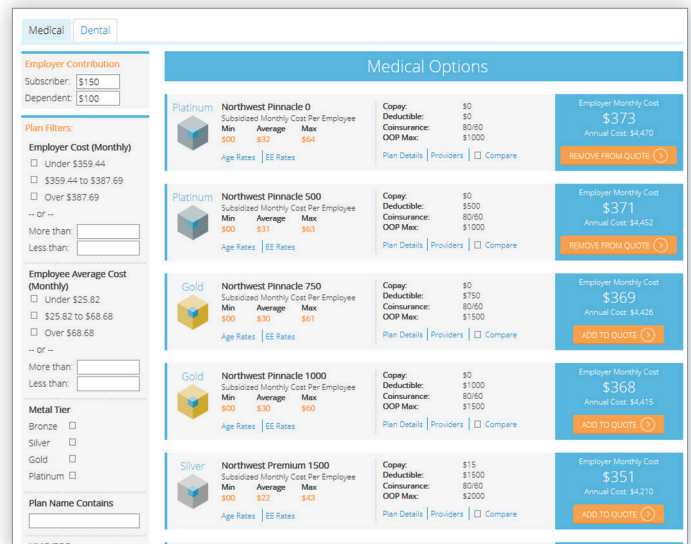
Additional benefits:

- Improve operational and distribution efficiency.
- Reduce cost of proposal and renewal-related processes.
- Facilitate decision-making for customers.
- Empower business users with tools to quickly updates content and messaging.
- Leverage service-oriented architecture (SOA) to simplify interactions with other systems.

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
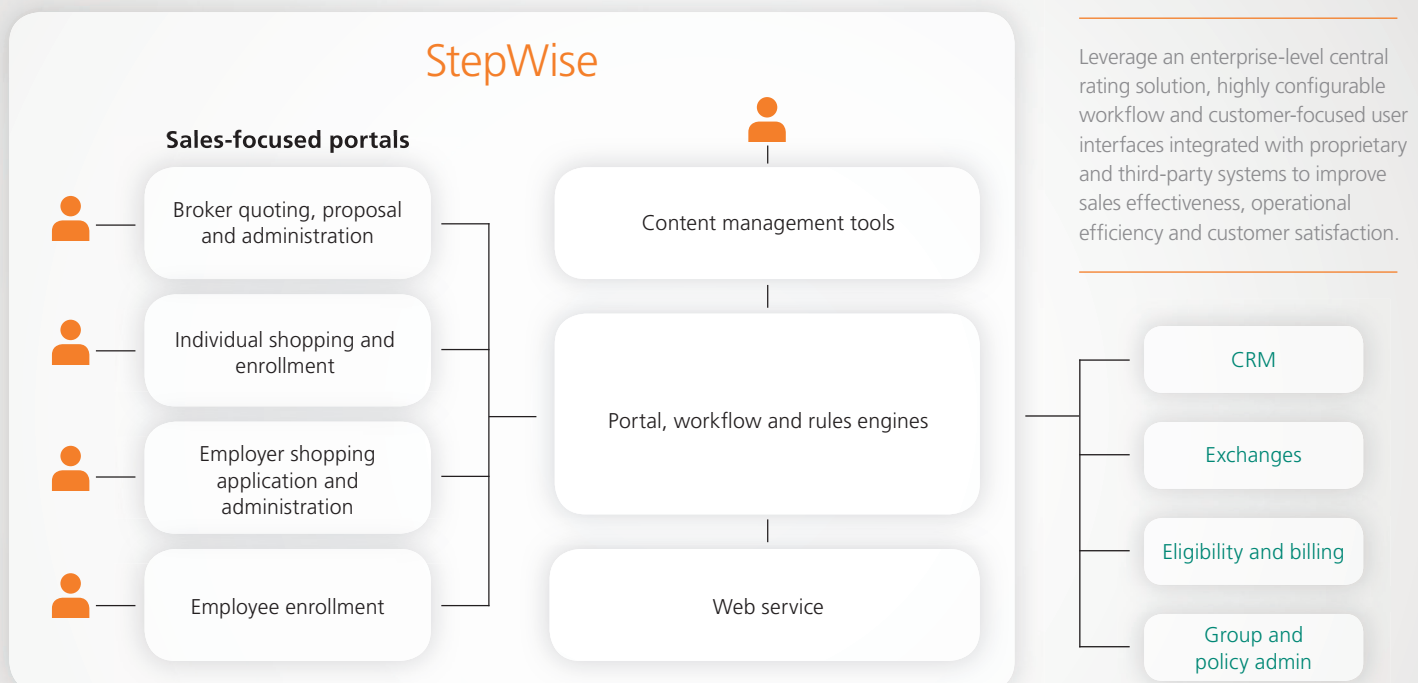- Employer quoting and administration

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

Key features of this solution include:

- **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

StepWise Online Shopping — Online, sales-focused portals

StepWise

Sales-focused portals

- Broker quoting, proposal and administration
- Individual shopping and enrollment
- Employer shopping application and administration
- Employee enrollment

Content management tools

Portal, workflow and rules engines

Web service

Leverage an enterprise-level central rating solution, highly configurable workflow and customer-focused user interfaces integrated with proprietary and third-party systems to improve sales effectiveness, operational efficiency and customer satisfaction.

- CRM
- Exchanges
- Eligibility and billing
- Group and policy admin

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.

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

- **StepWise Product Lifecycle Manager (PLM)** 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)**

StepWise suite

Product Lifecycle Manager

Automated Rating

Online Shopping

provides online, self-service tools to empower sales partners and customers

Product

Quote

Cash

Learn more about StepWise Online Shopping.

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