BAP^SM Two-Step Login: What You Need to Know

Coming soon

Cybersecurity is top of mind for everyone these days. Sites that require user authentication beyond entering a User ID and password are more secure. That's why we are implementing a two-step login for users of Blue Access for Producers^SM.

In the next few weeks, logging into BAP will be a two-step process. Users will need to verify their identity after entering in their User ID and password. A two-step login protects you, our customers and our organization.

How it works

The first time you log into BAP after we launch two-step login, you will have the following options.

1. Receive a one-time passcode to the email address in your BAP User Profile. You enter the code to complete the login.

2. First set up a unique-to-you keystroke or typing profile. After that, you simply type a phrase to verify your identity. Typing analysis determines if it matches your profile.

3. Save your cell phone number to your BAP User Profile. Then choose to receive a one-time passcode via SMS text. This option will be available later this spring.
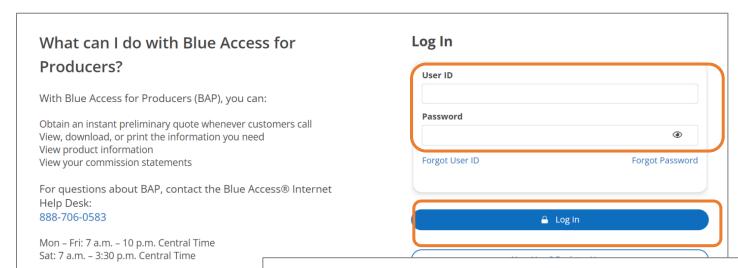
We'll walk you through each of these options.

1. Verify your identity via passcode sent to your email.

First, log in as normal.

Go to your state BAP site: Illinois • Montana • New Mexico • Oklahoma • Texas

Enter you User ID and Password and click Log in.

What can I do with Blue Access for Producers?

With Blue Access for Producers (BAP), you can:

Obtain an instant preliminary quote whenever customers call
View, download, or print the information you need
View product information
View your commission statements

For questions about BAP, contact the Blue Access® Internet Help Desk:
888-706-0583

Mon – Fri: 7 a.m. – 10 p.m. Central Time
Sat: 7 a.m. – 3:30 p.m. Central Time

Log In

User ID

Password 👁

Forgot User ID   Forgot Password

🔒 Log In

You may see up to three options for verifying your identity.

Select the option to send the verification code to the email address you saved to your BAP User Profile.

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To keep your information safe, choose one of the option(s)

Where should we send your code?

⦿ Send verification code in an email to
     xxxxxxsues@bcbsil.com

◯ Send verification code in an SMS Text to
     xxxxxx8282

◯ Prompt me for a personalized keyboard typing pattern

Send

Email with passcode

We'll send a one-time passcode to the email address in your BAP User Profile. (See example email at right.) The subject line will read "Login One-Time Passcode."

Check spam or junk folder

If you don't see the email with the code within a few minutes, check your email junk or spam folder. To make sure you receive emails from us, add our top domain names to your email account's "allowed" or "safe senders" list.

- bcbsil.com
- bcbsok.com
- bcbsmt.com
- bcbstx.com
- bcbsnm.com

Because each email application is different, you may have to search how to assign a domain as "safe."

Your Account Information

Hello,

You are receiving this email because a password request was made for your account.

For security reasons, please enter this one-time passcode in the "Verify Account" page within the next 15 minutes.

57471252

Note: DO NOT REPLY TO THIS EMAIL. If you did not request this change, or if you believe you have received this email in error, please call our Internet Help Desk at 1-888-706-0583.
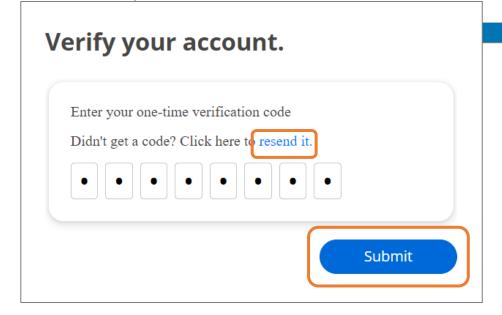
Thank you,
Blue Cross and Blue Shield

Submitting the passcode

After you receive your code via email, enter the code and click the "Submit" button to complete identity verification.

You must enter the 8-digit passcode within 15 minutes of requesting the passcode. After 15 minutes, you'll need to request a new passcode by clicking on the "resend it" link.
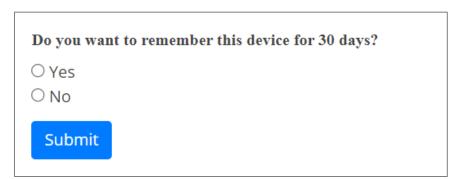
Verify your account.

Enter your one-time verification code

Didn't get a code? Click here to resend it.

Submit

Remembering your device

After submitting the code, you'll be asked if you want to remember this device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days *in most cases*. However, there are reasons why a user may have to reauthenticate during the 30-day window:
- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

Do you want to remember this device for 30 days?
- ○ Yes
- ○ No

Submit

If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.

2. Verify your identity via keystroke recognition.

What is keystroke recognition?
Keystroke recognition technology identifies you by the way you type. Each person has a unique typing style. Your overall speed, the amount of time you use when you press or hold down a key, and the amount of time it takes you to find the next key are just three keyboard typing metrics used by this technology to develop a profile unique to you.
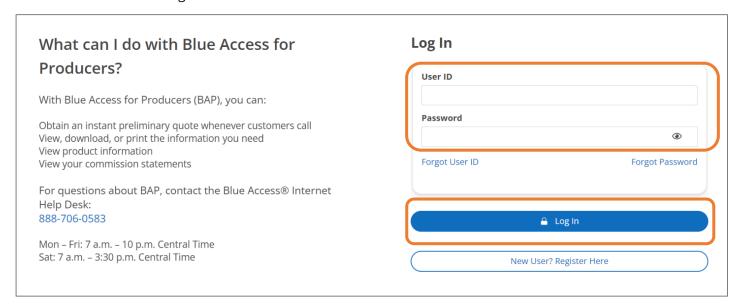
Who *should* use it?
There are situations where keystroke recognition works better than others. Those who use the same computing device with the same computer and keyboard setup every time they log into BAP are good candidates for this technology.

Who *should not* use it?
If you log into BAP on multiple devices, keystroke recognition is not a good option to verify your identity because typing on a keyboard at a desk versus selecting keys on a cell phone is *very* different.

First, log in as normal
Go to your state BAP site: Illinois • Montana • New Mexico • Oklahoma • Texas
Enter you User ID and Password and click Log in.

Select the keyboard typing pattern option

You may see up to three options for verifying your identity. Select the option to verify using a keyboard typing pattern and click Send.

To keep your information safe, choose one of the option(s)

Where should we send your code?

○ Send verification code in an email to xxxxxxsues@bcbsil.com

○ Send verification code in an SMS Text to xxxxxx8282

● Prompt me for a personalized keyboard typing pattern

Send

Create and save your typing profile

If you want to use keystroke recognition to verify your identity, we need to "record" your typing pattern. The first time you select this option, you will be prompted to create a typing profile.

Note the following:

- The phrase you must type is highlighted in orange.
- To save your unique typing profile, you may be asked to type the same phrase a few different times.
- This process of creating and recording your unique typing pattern happens once unless our Internet Help Desk resets your typing profile. (See page 13 for contact information.)

Once a unique typing pattern is saved, you will be returned to the BAP login screen. **You do not have to navigate to the log in screen. You will automatically be redirected there.**

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Multifactor Authentication FAQs

Please type the text below (typos allowed):

Lead by example in all that we say and do

You may be required to type the pattern up to three times.

Please enter the above text

Submit

Log in as normal

Log in with your User ID and Password and click Log In.

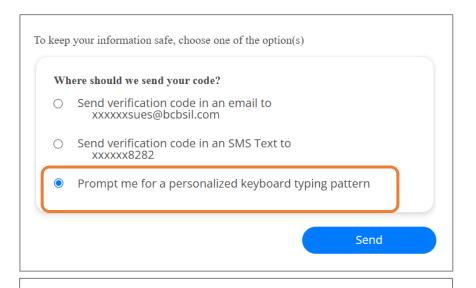Select the keyboard typing pattern option to verify your identity and click Send.

To keep your information safe, choose one of the option(s)

Where should we send your code?

○ Send verification code in an email to
xxxxxxsues@bcbsil.com

○ Send verification code in an SMS Text to
xxxxxx8282

● Prompt me for a personalized keyboard typing pattern

Send

Type the phrase you see highlighted in orange and click Submit. Since you already recorded and saved your initial typing pattern profile, from this point on, you only have to type the phrase once to verify you identify *in most cases*.
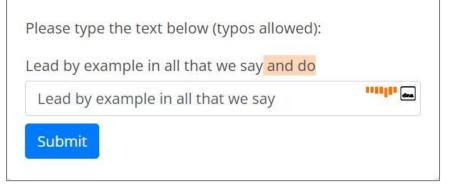
Please type the text below (typos allowed):

Lead by example in all that we say and do

Lead by example in all that we say

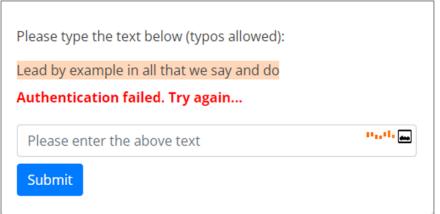Submit

At times, you may receive the following message:

Authentication failed. Try again...

This means a larger sample of your typing pattern is needed to match your recorded and saved typing profile. Type the phrase highlighted in orange and click Submit again. Repeat this process if requested.

If you type the phrase several times and there is no match, you may need to contact the Internet Help Desk to reset your typing profile. (See page 13.) The Internet Help Desk can reset your typing profile but only if they are able to confirm your identity.
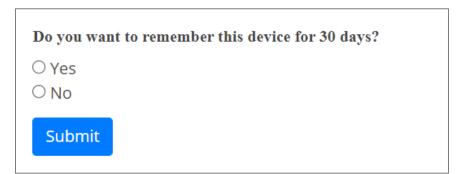
Please type the text below (typos allowed):

Lead by example in all that we say and do

Authentication failed. Try again...

Please enter the above text

Submit

Remembering your device

After your typing profile is recognized as your own, you'll be asked if you want to remember this device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days *in most cases*. However, there are reasons why a user may have to reauthenticate during the 30-day window:

- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.

Do you want to remember this device for 30 days?

○ Yes
○ No

Submit

3. Verify your identity with a passcode sent via text message.

First, log in as normal.
Go to your state BAP site: <u>Illinois</u> • <u>Montana</u> • <u>New Mexico</u> • <u>Oklahoma</u> • <u>Texas</u>
Enter you User ID and Password and click Log in.

You may see up to three options for verifying your identity. Select the option to verify via passcode sent via text message to your cell phone.

> At this time, very few producers have their cell phone number saved to our producer database and their BAP User Profile. **If your cell phone isn't in our system, you will not see this option.**
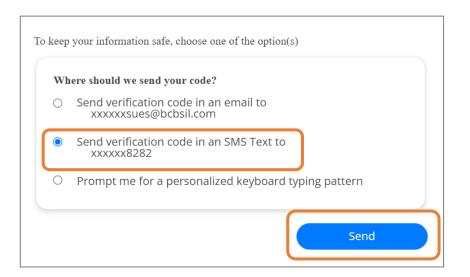>
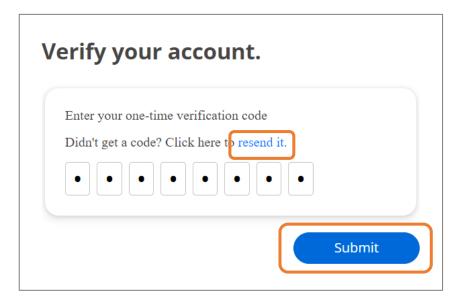> This spring, all producers will be able to save their cell phone number to their BAP User Profile.
>
> **NOTE:** SMS message rates may apply. Some cell phone carriers may charge for receiving SMS messages and you will be responsible for these charges.

To keep your information safe, choose one of the option(s)

Where should we send your code?
- ○ Send verification code in an email to xxxxxxsues@bcbsil.com
- ⦿ Send verification code in an SMS Text to xxxxxx8282
- ○ Prompt me for a personalized keyboard typing pattern

Send

Submitting the passcode
After you receive your code via text message, enter the code and click "Submit" to complete identity verification.

You must enter the 8-digit passcode within 15 minutes of requesting the passcode. After 15 minutes, you'll need to request a new passcode by clicking on the "resend it" link.
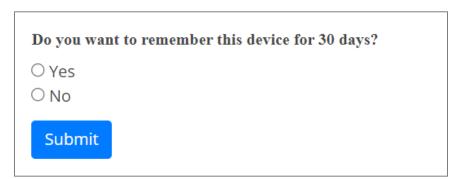
Verify your account.

Enter your one-time verification code
Didn't get a code? Click here to resend it.

[•] [•] [•] [•] [•] [•] [•] [•]

Submit

Remembering your device

After you add the passcode, you'll be asked if you want BAP to remember your device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days *in most cases*. However, there are reasons why a user may have to reauthenticate during the 30-day window:

- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.

Do you want to remember this device for 30 days?

○ Yes
○ No

Submit

Frequently Asked Questions on Two-Step Login

General Questions

Q: **What does "two-step login" or "user verification" mean?**

A: When you log in with your User ID and password, that's called single-factor authentication. Adding another step to verify the identity of the user adds another layer of security for all parties. It has many names: two-factor authentication (2FA), multifactor authentication (MFA), two-step verification (2SV) and more. We're opting to call it two-step login.

Q: **How will I verify my identity for logging into BAP beyond my User ID and password?**

A: We'll offer three methods:
1. Receive a one-time passcode to the email address in your BAP User Profile. Then enter the code to complete the login.
2. You can authenticate via biometric typing analysis. After you save your unique typing profile, you can authenticate by typing a simple phrase.
3. Later this spring, you'll be able to save your cell phone number to your BAP User Profile. Then you can choose to receive a one-time passcode via SMS text.

Q: **Why are you requiring this extra step when I log in to BAP?**

A: Two-step login is an extra step to protect you, your clients, our members and our organization.

Q: **Which BAP users are affected?**

A: All users must go through two-step login once every 30 days. This includes **Primary** and **Delegate** accounts. For more on account types, see page 1 of Managing Delegates in Blue Access for Producers.

Q: **Will I have to go through two-step login every time I want to use BAP?**

A: No. When you complete two-step login, you'll be asked if you want BAP to remember your device for 30 days. If you select Yes, you only have to log into BAP with your User ID and password for the following 30 days.

However, **there are many reasons why a user may have to re-authenticate during the 30-day window:**
- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

Q: **When will you launch two-step login?**

A: We will launch two-step login for BAP in May of 2024.
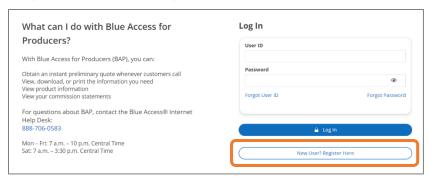
Sharing BAP Accounts

Q: I am part of a team who shares one BAP account. We use the same User ID and password. How will the new two-step login process affect us?

A: Multiple people cannot share one BAP account/login. For security purposes and according to BAP's Terms of Use, each person must have their own BAP User ID and password.

Once we launch the two-step login process, multiple people can't authenticate their identity if they are using the same account. Make changes now. Trying to make changes after launch *may disrupt your ability to quote, enroll and manage your business*.

NOTE
If you share a BAP account with others, take these immediate steps:
- A Primary BAP account user can add each team member as a Delegate. For details, see page 2 of Managing Delegates in Blue Access for Producers.
- If a member of the team is a producer with a 9-digit producer ID, that producer can set up their own BAP account as a Primary user. Simply go to the log in page and click New User? Register Here.

Q: The email address in my BAP User Profile is a group inbox used by several people in my office. Is that okay?

A: Emails we send with the passcode do not include User ID information. If multiple people are trying to authenticate via the same email address, matching an email with a passcode to a specific BAP User ID will likely result in errors. The email address in your BAP User Profile should be yours alone. That's why Primary BAP users can add Delegates to their BAP account. This allows multiple colleagues to service your clients while each person has their own User ID, Password and email address. Review Managing Delegates in Blue Access for Producers for details.

Primary and Delegate BAP Accounts

Q: I'm a Primary user who's created Delegate accounts. How do I help my Delegates prepare?

A: Delegates can now change their own contact information in their Delegate User Profile. Encourage them to review their contact information. Make sure they can access their email during BAP logins to retrieve the one-time passcode needed for two-step login. In addition, you and your Delegates can opt to use keystroke recognition to authenticate.

Q: I am a subproducer working for an agency. Should I have a Primary or Delegate BAP account?

A: Check with your agency. We recommend all producers, including subproducers, have their own Primary BAP account. Also, subproducers selling individual policies in the over-65 and ACA individual & family markets are required to have their own Primary BAP account to submit applications, confirm they have met training requirements and more.
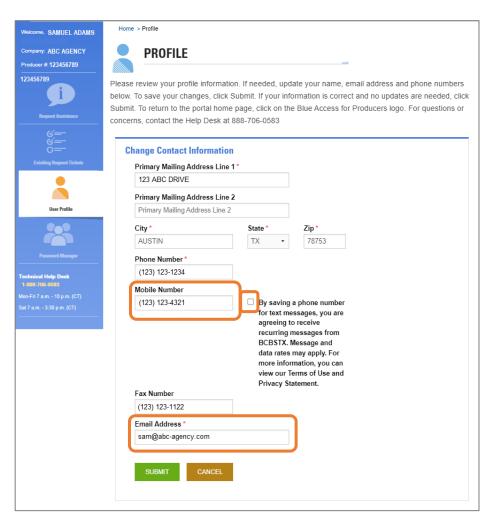
Your User Profile in BAP

Q: **Why is accurate contact information in my BAP User Profile so important?**

A: In most cases, we'll authenticate users by sending them a one-time passcode to the email address in their BAP User Profile. If the email address is wrong, you won't receive the passcode and won't be able to log in. **That's why the contact information in your profile and in the profiles of your Delegates (if you have them) is so important.**

Q: **How do I know if the email address in my BAP User Profile is accurate?**

A: Log in to BAP and click on the User Profile link at the top. Verify your email address. If there is a field for adding your Mobile Number, enter it and be sure to check that you understand message and data rates may apply for text messages you receive from us.

Trying to make BAP account changes after we implement two-step login *may disrupt your ability to quote, enroll and manage your business*.

Technical Support

Q: **How do I contact the Blue Access Internet Help Desk for technical support?**

A: Here's how to contact our help desk. Note that our technical support team must verify the user calling the help desk before they can assist you. They use the contact information in your BAP User Profile to verify you. If calling on behalf of an agency, the caller must be the agency-designated Principal.

Internet Help Desk
for Blue Access for Producers and Employers
888-706-0583
Monday – Friday: 7:00 a.m. – 10:00 p.m. CT
Saturday: 7:00 a.m. – 3:30 p.m. CT