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| **DE9C Not Required**  Guidelines and Promotions: All Carriers reserve the right to request a DE9C at their discretion | |
| **Aetna** | **Guideline:**   * Quarterly Wage Report/DE9C are not required for groups of **6+ enrolled** * Group must have prior coverage |
| **Anthem Blue Cross** | **Promotion:**   * Quarterly Wage Report/DE9C are not required for groups **of 6+ enrolled through 09/15/2020 effective dates** * A copy of last month’s prior carrier bill is required. Groups without prior coverage excluded * If employees are not listed on the prior carrier bill, payroll records are required |
| **Blue Shield of California** | **Promotion:**   * Quarterly Wage Report/DE9C not required for **5+ enrolled with no end date** * A copy of prior carrier bill and Attestation Form is required * Start-up groups, virgin groups, groups with both union and nonunion employees, and groups leaving a PEO are not eligible * DE9C may be requested for groups with employees 65+ years old enrolling * If a group is enrolling with Out Of State (OOS) employees, companywide payroll may be requested to confirm the 51% rule is met |
| **CaliforniaChoice** | **Guideline:**   * Quarterly Wage Report/DE9C not required for **10+ medically enrolling employees** * A copy of the most recent prior carrier bill is required * Groups with a variance of **less** than 10% between the number of employees enrolling and the number of employees on prior carrier bill qualify * Virgin groups are not eligible * Groups with a lapse of coverage of more than 3 months are not eligible |
| **Health Net** | **Promotion (HMO Package):**   * Quarterly Wage Report/DE9C not required for groups of **6+ enrolled through 9/30/2020** * 6+ enrolled required. No further participation requirement * Participation Attestation Form, Prior Carrier Bill and Waivers are not required * Virgin Groups are eligible * The HMO package is separate from the Enhance Choice A and B packages * Mix and Match any plans from the HMO networks * HSP and PPO plans do not qualify for this promotion |
| **Kaiser Permanente** | **Promotion:**   * Quarterly Wage Report/DE9C not required for **6+ enrolled with no end date** * Business Documentation required (example: business license/SOI) * Start Up groups and groups leaving a PEO do not qualify for this promotion |
| **UnitedHealthcare** | **Guideline:**   * Proof of prior coverage and Quarterly Wage Report/DE-9C are not required for groups of **10+ eligible** Completed and Signed Participation Certification Form is required |

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| **CA Participation**  The majority (51%) of **eligible** employees must be in CA. See UHC for **enrolling** rule. See Guide for “Alongside Another Carrier” Rules | |
| **Aetna** | **Guideline:**   * 1-4 enrolled employees: 65% **through 12/31/2020** * 5+ enrolled employees: 25% **through 12/31/2020** |
| **Anthem Blue Cross** | **Promotion:**   * 65% participation for groups of 1-4 enrolled **through 9/15/2020 effective dates** * 25% participation for groups of 5+ enrolled **through 9/15/2020 effective dates** |
| **Blue Shield of California** | **Guideline:**   * 70% for mirror plans, groups of 1-4 enrolling * 65% for off exchange plans, groups of 1-4 enrolling * MediExcel or SIMNSA can be written alongside as a third carrier   **Promotion:**   * 25% participation promotion available for groups of 5+ enrolling **through the end of 2020** * Applies to Specialty Products * Only one carrier is allowed to be written alongside a Blue Shield of California Plan * Healthcare exchanges are not eligible for this promotion. The Mirror Package for Small Business cannot be offered alongside another carrier.   **Trio Promotion:**   * 0% participation for groups selecting **Trio only plans with no end date** * These groups can add dental or vision coverage with minimum participation waived * A copy of another carrier bill will be accepted instead of waivers when writing alongside another carrier * BSCA requires companywide payroll if the group has OOS employees |
| **CaliforniaChoice** | **Guideline:**   * If employer pays 100% of employee premium all waivers count against participation (suggestion: contribute 99%) * 100% for groups of 1-2 eligible * 70% for groups 3+ eligible |
| **Health Net** | **Guideline:**   * **Enhanced Choice A package:** 66% for 1-5 and50% for 6+ eligible * **Enhanced Choice B package:** 66% for 1-5and 35% for 6+ eligible   **Promotion:**   * **“HMO Package”**: No participation or Participation Attestation Form required with 6+ active enrolling employees **through 9/30/2020**. Groups can only offer HMO networks to be eligible for this promotion * **“Salud Package”**: No participation requirement for Salud Network Only with minimum of 2 enrolled **through 9/30/2020** |
| **Kaiser Permanente** | **Guideline:**   * 50% of eligible employees must be covered by a group plan |
| **UnitedHealthcare** | **Guideline:**   * 60% participation required for all group sizes * Uniform dependent enrollment is required. All enrolling dependents Product Selection must match for each line of coverage * The majority of the **enrolling** employees must be in CA * Example:  Group has 7 enrolling employees:  3 in CA, 2 in TX, 1 in GA and  1 in NY   Group with 7 eligible and 4 OOS has the majority of enrolling employees in CA   * Employees who are waiving due to enrolling as dependents under another employee at the same group are **not considered** valid waiver |

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| **Start-up Groups** | | |
| **Aetna** | * Groups with 1 to 19 enrolled employees and groups with no existing health coverage must submit a copy of the most recently filed DE9C * If not available, two consecutive weeks of payroll records are required * An existing group that has just hired their first W2 **qualifies** as a start-up with two weeks of consecutive payroll | |
| **Anthem Blue Cross** | * Signed and completed Conditions of Enrollment Form required * Business documentation is required * Payroll is not required at time of submission. The first 30 days of payroll is due within 45 days of the effective date * An existing group that has just hired their first W2 **qualifies** as a start-up, including Sole Proprietors and Partnerships | |
| **Blue Shield of California** | * Blue Shield will consider Start-Up groups that have been in business and have employed at least one eligible common-law employee for less than 6 weeks * A signed and completed Start-Up Companies/Spin-Off Group Eligibility Statement will be required * W-4 forms for all W-2 employees * Filed owner documentation linking owner to business | |
| **CaliforniaChoice** | * 1-4 enrolling: at least one common law employee must enroll and have 6 weeks of payroll. The other common law employees are required to be on payroll for at least one week on or prior to the effective date (or from start date to current, whichever is greater).  If the owner is not on payroll, provide ownership documents * 5+ enrolling: one week of payroll is required for a contingent approval. The remaining payroll to complete one month is contingent.  If the owner is not on payroll, provide the Owner/Partner form | |
| **Health Net** | * 6+ enrolling: requires 4 weeks of payroll with a minimum of 2 weeks prior to the effective date * Health Net will not write startups for 1-5 eligible employees | |
| **Kaiser Permanente** | **Sole Props & Partnerships:**   * Minimum 1 eligible W2 employee, on or before requested effective date and unable to provide 2 weeks of payroll * Group must provide Payroll Attestation form at enrollment and follow with 2 weeks of payroll within 45 days of effective date * Owners/Partners and their Spouses/Domestic Partners do not count as the eligible employee   **Corporations & LLCs:**   * Minimum 1 eligible W2 employee, on or before requested effective date and unable to provide 2 weeks of payroll * Group must provide Payroll Attestation form at enrollment and follow with 2 weeks of payroll within 45 days of effective date * A single officer may count as the eligible W2 employee who will appear on payroll with eligible wages | |
| **UnitedHealthcare** | * Start-up groups that have been in business for at least 2 weeks are eligible * Evidence of time in business must be supported by payroll records * The payroll records must cover the 2 weeks preceding the requested effective date for at least one eligible employee * The group must have and maintain business licenses and/or appropriate state filings allowing the company to conduct business in the state of California * Owner Only Start-up Groups are not eligible * All groups must be true start-ups. An existing group that has just hired their first W2 is not eligible | |
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| **Owner Only Groups** | |
| **Anthem Blue Cross** | * Will accept Owner Only groups as long as the groups’ business entity is a type of Corporation such as LLC, S-Corp or C-Corp * At least 2 eligible owners are required |
| **Health Net** | * Will accept **Officer Only** groups as long as the group’s business entity is a type of Corporation such as LLC, S-Corp or C-Corp * At least 2 eligible officers are required and at least one of the Officers may not be a shareholder and must be listed on the DE9C |
| **Kaiser Permanente** | * Will accept owner only groups as long as the group’s business entity is a type of Corporation such as LLC, S-Corp or C-Corp * At least one owner must be a W2 employee who will appear on the DE9C with eligible wages * Group may consist of only 1 eligible W2 owner |
| **UnitedHealthcare** | * Will accept owner only groups as long as they are not a Sole Proprietor group or Partnership with at least 2 eligible owners * If there is 1 owner, the group must have at least 1 common-law W2 employee * S-Corps, LLCs and C-Corps are eligible * Proof of Ownership/Compensation (Tax Documents)are required * If the group has not been in business long enough to have tax documents, a Filed/Stamped Statement of Information listing all owner’s/officers is required |

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| **Husband & Wife Groups** | |
| **Blue Shield of California** | * Will accept a Husband & Wife group as long as both are not owners * One of the spouses must be a W2 employee on payroll and not an owner * The group cannot be a Sole Proprietor or Partnership * Group must be an S-Corporation, C-Corporation or an LLC |
| **Kaiser** | * Will accept a Husband & Wife group * Both Husband & Wife may be owners as long as at least one of the spouses is also a W2 employee on payroll * The group cannot be a Sole Proprietor or Partnership * Group must be an S-Corporation, C-Corporation or an LLC |

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| **Common Ownership** |
| In order for groups to be written together, the companies must be able to file a consolidated tax return  Provide a CPA letter stating they are eligible to file together and submit appropriate documents  **Example:** Corporations submit Articles of Incorporation and Partnerships submit Partnership Agreement |

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| **May Groups Be Associated With a PEO?** | |
| **Aetna** | * 1. **enrolling:** * Letter from the PEO confirming that they do not offer health coverage * Copy of the PEO contract * Quarterly Wage & Tax Report (DE9C). If DE9C is not available due to the length of time in business at least 6 weeks of companywide payroll to establish group eligibility   **6+ enrolling:**   * Letter from the PEO confirming that they do not offer health coverage * Copy of the PEO contract * If the group does not have current health coverage outside of the PEO: Quarterly Wage & Tax Report (DE9C). If DE9C is not available due to the length of time in business at least 6 weeks of companywide payroll to establish group eligibility * If the group has current health coverage outside of the PEO: No DE9C, payroll or current health coverage bill needed to establish group eligibility |
| **Anthem Blue Cross** | * No; leased employees or employees part of a co-employment or PEO relationship are not considered eligible employees |
| **Blue Shield of California** | * No; leased employees or employees part of a co-employment or PEO relationship are not considered eligible employees |
| **CaliforniaChoice** | * Yes; leased employees or employees part of a co-employment or PEO relationship are considered eligible employees * A PEO sub-group letter (on CaliforniaChoicetemplate) must be provided with the most current 3 months payroll ledger and the most recent PEO invoice to match the salary information provided |

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| **Health Net** | * Yes; employers are no longer required to leave PEOs * A DE9C or Quarterly Wage Report from the PEO is required if the PEO provides them for its employer groups * If the PEO does not prepare a quarterly wage report for each employer, payroll from the PEO may be substituted * The quarterly wage report and/or payroll must demonstrate that the group meets the definition of a small employer and that the employees are eligible for coverage |
| **Kaiser Permanente** | * Yes; groups may only offer coverage outside the PEO. The PEO may not offer Kaiser   **1-5 enrolling:**   * Most recently filed DE9C or 3 months of group’s PEO payroll subgroup or 3 months of recent invoices showing PEO, subgroup name, and co-employed individuals * For start-up groups, 2 weeks of the group’s PEO payroll subgroup or 2 weeks of recent invoices showing PEO, subgroup name, and co-employed individuals   **6+ enrolling:**   * No DE9C or payroll required |
| **UnitedHealthcare** | * Yes; employers that utilize the services of the PEO for payroll purposes alone and the PEO otherwise does not act as a “co-employer” * UHC will offer coverage without requiring the employer to terminate their PEO contract |

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| **W2 Enrollment Required?** | |
| **Aetna** | * Yes; will require a W2 employee to enroll |
| **CaliforniaChoice** | * Yes; will require W2 employee to enroll |
| **UnitedHealthcare** | * Yes; will require W2 or 1099 employee to enroll unless the group is a true Owner Only group |
| **All Other Carriers** | * No; they will allow the W2 employee to waive as long as the group meets participation requirements |

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| **Is Individual a Valid Waiver?** | |
| **Aetna** | * Yes |
| **Anthem** | * Yes |
| **Blue Shield** | * Yes |
| **Health Net** | * Yes |
| **UnitedHealthcare** | * Yes |
| **All Other Carriers** | * No |

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| **CA Business Portal** <https://businesssearch.sos.ca.gov/> | |
| **Anthem Blue Cross &**  **Blue Shield of California &**  **Kaiser Permanente** | Check the CA business portal when quoting groups for these carriers.  If the group is not active and in good standing with the state, these carriers will not write the case (includes Ancillary only for Blue Shield). Use this website to download the Statement of Information for Corporations and LLCs.  The State of CA has revised the format of the LLC SOI to state Form LLC 12A must be filed for additional managers |