Word&Brown®

CALIFORNIA

COMMON OWNERSHIP/AFFILIATED COMPANIES

Carrier	Guidelines
aetna™	Groups who have more than one business with different TINs may be eligible to enroll as one group if the following are met: • One owner has controlling interest of all businesses to be included • Companies that are affiliated and that are eligible to file a combined income tax return for purposes of state taxation shall be considered one employer • All groups filed under one combined tax return are considered one group • There are 100 or fewer employees in the combined groups • Business with equal controlling interest may be considered if the owners of the company designate an individual to act on behalf of all the groups • A completed Common Ownership form must be submitted • Underwriting reserves the right to final underwriting review and may consider common ownership on a case-by-case underwriting exception Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date
Anthem®	Companies that are affiliated and eligible to file a combined tax return for purposes of state taxation shall be considered one employer Common ownership groups must meet the definition of a small employer when combined Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report. Please refer to the No DE9C Guide to determine if group is eligible to submit without DE9C's. Please note the carrier reserves the right to request DE9C's if additional verification is needed All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date
blue® california	Copies of Articles of Incorporation/Partnership Agreements are required for each group Common ownership groups must meet the definition of a small employer when combined Companies that are affiliated and eligible to file a combined tax return for purposes of state taxation shall be considered one group Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report. Please refer to the No DE9C Guide to determine if group is eligible to submit without DE9C's. Please note the carrier reserves the right to request DE9C's if additional verification is needed All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date
CaliforniaChoice® Your Health. Your Choice.®	Each company must share a minimum of 50% common ownership Companies must have a related industry (The groups would be able to file payroll taxes jointly) The total number eligible for all combined groups may not exceed 100 Completed Common Ownership Statement Proof of related industries may be required by the Underwriter Companies that are affiliated and eligible to file a combined tax return for purposes of state taxation shall be considered one group Each company in the common ownership group must independently meet all group eligibility requirements. For example: An Owner Only and/or Spouses/Domestic Partner only group would not be eligible. Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report. Please refer to the No DE9C Guide to determine if group is eligible to submit without DE9C's. Prior Carrier Bill promotion would also require 6+ medically enrolled on each company's invoice. DE9C/Quarterly Wage Report would be required for any company in the common ownership group that has less than 6 medically enrolled on their invoice. Please note the carrier reserves the right to request DE9C's for any group if additional verification is needed All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information

COMMON OWNERSHIP/AFFILIATED COMPANIES

KAISER PERMANENTE®	Business entities that are affiliated and eligible to file a combined tax return for purposes of state taxation will be considered one group Common ownership groups must meet the definition of a small employer when combined Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report. Please refer to the No DE9C Guide to determine if group is eligible to submit without a DE9C. Please note the carrier reserves the right to request a DE9C if additional verification is needed All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date
United Healthcare®	Copies of the filed/stamped Statement of Information reflecting all officer/owners, or signed/dated Partnership Agreements listing all partners' names A letter from the employer's CPA stating that all business entities are eligible to file a combined tax return Submission of a completed and signed Common Ownership Certificate form Each company in the common ownership group must provide a copy of their most recently filed DE9C/ Quarterly Wage Report. Please refer to the No DE9C Guide to determine if group is eligible to submit without a DE9C. Please note the carrier reserves the right to request a DE9C if additional verification is needed All companies in the common ownership group must be registered with the California Secretary of State and have an Active status prior to the requested effective date Common ownership groups must meet the definition of a small employer when combined