Word&Brown.

CALIFORNIA

OWNER ONLY GROUPS

Carrier	Will the carriers write an Owner Only Group? (No other eligible W2 employees)
aetna	No Aetna will not write a group without at least 1 non-owner W2 employee
Anthem	Yes Anthem will accept Owner Only groups as long as the groups' business entity is an S-Corporation, C-Corporation or an LLC At least 2 eligible owners are required
blue california	No Blue Shield will not write a group without at least 1 non-owner W2 employee
CaliforniaChoice Your Health. Your Choice.®	No CaliforniaChoice® will not write a group without at least 1 non-owner W2 employee
KAISER PERMANENTE®	Yes Kaiser will write Owner Only groups as long as the group's business entity is an S-Corporation, C-Corporation or an LLC At least one owner must be a W2 employee who will appear on DE9C with eligible wages Group may consist of only 1 eligible W2 owner
United Healthcare®	No UnitedHealthcare will not write a group without at least 1 non-onwer W2 employee

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