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CALIFORNIA

START-UP GROUP REQUIREMENTS

Carrier	Requirements
aetna™	All groups must be in business long enough to provide a copy of their most recently filed Quarterly Wage Report/ DE9C. Payroll in lieu of the filed Quarterly Wage Report/DE9C is not acceptable.
Anthem	A signed and completed Conditions of Enrollment form is required The company's first 2 weeks of complete payroll records must be submitted within the first 45 days of the requested effective date Promotion for 3+ enrolling: A signed and completed California Enrollment Compliance Form can be submitted in lieu of the Conditions of Enrollment form with no payroll requirements The carrier reserves the right to request and review the payroll records to confirm eligibility at any time An existing group that just hired their first W2 qualifies as a Start-Up
blue california	Blue Shield will consider Start-Up groups that have been in business and have employed at least one eligible common law W2 employee for less than 6 weeks The W2 employee can be hired on the requested effective date. In this scenario Blue Shield will not accept the group before the date of hire A signed and completed Start-Up Companies/Spin-Off Group Eligibility Statement will be required W4 forms for all W2 employees if payroll is not yet available. 4-6 weeks of payroll will be required if Dates of Hire suggest this should be available Filed owner documentation linking owner to business is required Groups Offering Coverage to Part Time Employees: Newly hired Part Time employees are not eligible for coverage until they meet the 50% of the prior calendar quarter rule in any group scenario An existing group that just hired their first W2 qualifies as a Start-Up
CaliforniaChoice® Your Health. Your Choice.®	1-4 enrolling: At least one common law employee must enroll and have 4 weeks of payroll prior to the requested effective date. 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 Where Majority Enrolling are Common Law Employees: One week of payroll, starting on or before the effective date, 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. Ownership documents may be requested at the underwriter's discretion 5+ Enrolling Where Majority Enrolling are Owners: 1 common law employee must be on payroll for 4 weeks prior to the requested effective date If the owners are not on payroll, provide the Owner/Partner forms and applicable owner documents An existing group that just hired their first W2 qualifies as a Start-Up
KAISER PERMANENTE®	1-5 enrolling: Requires two weeks of consecutive payroll prior to the requested effective date Payroll not required for 6+ enrolling Filed owner documentation linking owner to business is required An existing group that just hired their first W2 qualifies as a Start-Up Groups with enrolling non-emancipated minors are required to submit a Payroll Attestation form Kaiser may request DE9C/Payroll at any time to determine group eligibility/validate address rating information
United Healthcare®	All groups must be true Start-Up. An existing group that just hired their first W2 is not eligible Group must be in business 6 weeks prior to the requested effective date and provide at least 2 weeks of payroll IRS or Secretary of State letter indicating issued tax ID number is required to support evidence of time in business Evidence of time in business must also 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 Groups Offering Coverage to Part Time Employees: Newly hired Part Time employees are not eligible for coverage until they meet the 50% of the prior calendar quarter rule in any group scenario

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