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How are cases submitted to the carrier?

Aetna

Email Submission + Census Enrollment.

Anthem

Carrier Submission Portal + Census Enrollment + Electronic Data Interchange (EDI).

Blue Shield of California

Carrier Submission Portal + Census Enrollment.

CaliforniaChoice

Email Submission + Application Programming Interface (API).

Kaiser Permanente

Application Interface API.

UnitedHealthcare

Carrier Submission Portal.

How are waivers submitted?

Aetna

Included in the Census Enrollment.

Anthem

Copy of completed waivers are required when necessary.

Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission.

Blue Shield of California

Included in the Census Enrollment.

CaliforniaChoice

Copy of completed waivers are always required.

Kaiser Permanente

Waivers are not required at time of submission.

UnitedHealthcare

Loaded into Carrier Submission Portal.

Is a copy of the voided check required with the electronic debit form?

Aetna

No.

Anthem

No.

Blue Shield of California

No.

CaliforniaChoice

Yes. A Bank Letter with Group Name, Routing Number and Account Number may be substituted.

Kaiser Permanente

No.

UnitedHealthcare

Not required with initial submission. May be requested at the carrier's discretion.

Does this carrier accept live checks for the first month's premium?

Aetna

No.

Anthem

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review/submission. The live check is required at the carrier for approval to be issued. It is the responsibility of the broker/employer to overnight the live check to the carrier as soon as Word & Brown Underwriting alerts that the case has been submitted. Please mail using a trackable shipping method to Anthem Blue Cross Attn: Small Group Underwriting 21215 Burbank Blvd Ste 100 Woodland Hills CA 91367.

Blue Shield of California

Yes. Unable to load group into Submission Portal if group uses a live check. Group installation will be subject to additional processing time. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review/submission. The live check is required at the carrier for approval to be issued. It is the responsibility of the broker/employer to overnight the live check to the carrier as soon as Word & Brown Underwriting alerts that the case has been submitted. Please mail using a trackable shipping method to Blue Shield of California Attn: Small Group New Business 3021 Reynolds Ranch Pkwy Lodi, CA 95240.

CaliforniaChoice

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review/submission. The live check is required at the carrier for approval to be issued. It is the responsibility of the broker/employer to overnight the live check to the carrier as soon as Word & Brown Underwriting alerts that the case has been submitted. Please mail using a trackable shipping method to California Choice Attn: Small Group Underwriting 721 S Parker Rd Ste 140 Orange, CA 92868.

(conitinued on pg. 4)

Does this carrier accept live checks for the first month's premium? *(continued from pg. 3)*

Kaiser Permanente

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to:

Kaiser Foundation Health Plan Inc PO Box 741562 Los Angeles, CA 90074.

UnitedHealthcare

Not allowed for Micro Groups (3 or fewer eligible). Allowed for groups of 4 or more eligible. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to:

UnitedHealthcare of California Wells Fargo Bank E2001-049 Lockbox 843118 3440 Flair Drive El Monte, CA 91731.

Does this carrier check the California Secretary of State website to confirm corporations, LLCs and LPs are active and in good standing with the state?

Aetna

Yes. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

Anthem

Yes. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

Blue Shield of California

Yes. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

CaliforniaChoice

At their discretion. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

Kaiser Permanente

Yes. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

UnitedHealthcare

Yes. Group must be registered with the California Secretary of State filing and have an Active status prior to the requested effective date.

What does this carrier accept to prove eligibility for new hires of established groups with a filed DE 9C?

Aetna

Newly hired employees should be written in on the DE9C including their date of hire. Employer must sign off on the reconciliation when notes are included. To help ensure timely processing, we recommend providing two weeks of the most current payroll upfront, as the carrier may delay enrollment and/or roll the group to the next effective date if additional information is determined to be necessary.

Anthem

Letter of Explanation signed by owner on company letterhead listing employee name, date of hire, hours worked and wage.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

Blue Shield of California

Fully completed W-4 form for the current year if payroll is not yet available. Date of hire on the W-4 form must support the new hire status.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

CaliforniaChoice

Fully completed W-4 form for the current year if payroll is not yet available. Date of hire on the W-4 form must support the new hire status.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

Kaiser Permanente

1-5 enrolling: Will require 2 weeks most recent payroll or paystub with date of hire noted for the new hire

Payroll not required for 6+ enrolling

Groups with enrolling non-emancipated minors are required to submit a Payroll Attestation form.

UnitedHealthcare

2 weeks of the most current payroll. Company-wide payroll will be required for groups with 2 or more new hires.

Is Large Group to Small Group considered new business?

Aetna

No.

Anthem

Yes. There are no General Agency restrictions. The General Agency submitting the segment transfer will be tied to the new policy.

Large Group policy must be terminated before the Small Group policy goes into effect.

Blue Shield of California

No.

CaliforniaChoice

N/A. CaliforniaChoice does not offer a Large Group product

Kaiser Permanente

No.

UnitedHealthcare

Yes. The General Agency in the Large Group segment will transfer over. Same General Agency must be in place for the life of the case. If there is no General Agency currently attached to the existing Large Group, then a GA can be added to the group during the segment transfer process.

Large Group policy must be terminated in order for UnitedHealthcare to approve.

For groups that do not qualify for a No DE 9C/ Quarterly Wage Report Promotion/Guideline: Is the Wage & Tax Report required for each state with eligible employees?

Aetna

Yes.

Anthem

Yes.

Blue Shield of California

California DE9C will be required. Carrier may request the Quarterly Wage Report for other states. Company wide payroll journal report may also be required.

CaliforniaChoice

Yes.

Kaiser Permanente

Yes.

UnitedHealthcare

Yes.

Does this carrier require 51% of eligible employees to reside in California?

Aetna

Yes.

Anthem

Please reach out to your Word & Brown Sales Representative.

Blue Shield of California

Please reach out to your Word & Brown Sales Representative.

CaliforniaChoice

Yes.

Kaiser Permanente

No, however, only 49% maximum out of state enrollment is allowed.

UnitedHealthcare

No.

If the group does not meet 51% eligible in CA then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled.

What does this carrier accept to prove eligibility for owners not on payroll and as business validation documents?

Please note: Owner(s) name(s) must be on all eligibility documents listed as acceptable.

Aetna

Filed Certificate of Organization for LLCs or LLPs.

Filed copy of the IRS Schedule C Form 1040 and IRS or Secretary of State Letter indicating issued Tax ID number for Sole Proprietors.

Filed Business License for Partnerships or LLPs.

Statement of Information, Articles of Incorporation, or Statement by Domestic Stock including name of owners for corporations.

Aetna may require filed tax documents for any business entity type.

Most recent fictitious business name filing may be considered for all business entity types.

Anthem

Anthem Eligibility Statement for each owner and:

- Fictitious Business Name filing
- Current CA Business License or
- Schedule C for Sole Proprietors

Partnership Agreement and Federal Tax ID appointment letter for Partnerships or LLPs.

Statement of Information, for corporations and LLCs. Articles of Incorporation with stamped meeting minutes listing the names of the officers may be considered for corporations.

Blue Shield of California

Blue Shield Owner Eligibility Statement for each Owner and:

- Fictitious Business Name filing
- Current CA Business License or
- Schedule C for Sole Proprietors

Partnership Agreement for Partnerships or LLPs.

Statement of Information for Corporations and LLCs or Operating Agreement for LLCs.

CaliforniaChoice

Owner/Partner Statement for each owner and if less than 5 medically enrolled or majority owners enrolled:

Fictitious Business Name filing or Current Business License for Sole Proprietors.

Partnership Agreement, Statement of Partnership Authority or Certificate of Limited Partnership for Partnerships or LLPs.

Statement of Information for Corporations or LLCs.

Kaiser Permanente

Business License or Fictitious Business Name Filing for Sole Proprietors, or Qualified Joint Venture.

Business License, Fictitious Business Name Filing, or Statement of Partnership Authority (filed) for Partnership

Business License, Fictitious Business Name Filing, or State-certified application to register an LLP for LLP

Statement of Information for Corporations or LLCs

UnitedHealthcare

If in business for less than 1 year: Business License. If in business for more than 1 year: IRS Schedule C Form 1040 is required for Sole Proprietors. A Schedule E will be required if the Sole Proprietorship is in the business of renting commercial property.

If in business for less than 1 year: A Partnership Agreement for Partnerships or LLPs. If in business for more than 1 year: Schedule K-1 Form 1065. Partnership Agreement and copy of the filing extension is acceptable if current year has not yet been filed.

If in business for less than 1 year: Articles of Incorporation for Corporations. If in business for more than 1 year: IRS Schedule K-1 Form 1120s (S Corp). Form 1120 Pages 1 and 2 and IRS 1120 Schedule G and IRS Form 1125-E (C Corp). If the IRS form does not include all owners, a letter from the owners' lawyer or CPA identifying all owners and their percentage of ownership is acceptable.

If in business for less than 1 year: LLC Agreement for LLCs. If in business for more than 1 year: Schedule K-1 or Schedule C.

Additionally: Churches must file IRS Form 941 or 940 and Farms must file IRS Schedule F Form 1040.

Is a prior carrier bill required at submission?

Aetna

No.

Anthem

No.

Blue Shield of California

No.

CaliforniaChoice

No.

Kaiser Permanente

No.

UnitedHealthcare

No.

Is Workers' Compensation requested on the employer application?

Aetna

Not requested on the employer application.

Anthem

Not requested on the employer application.

Blue Shield of California

Yes. Only confirmation all employees are covered by Workers' Compensation to the extent required by law is requested.

CaliforniaChoice

Yes. Only Workers' Compensation carrier name is requested.

Kaiser Permanente

Yes. Workers' Compensation carrier name and policy number are requested on the employer application.

UnitedHealthcare

Yes. Workers' Compensation carrier name and names of owners/partners not covered by Worker's Compensation is requested.

Does this carrier require a General Agency Relationship (GAR) to be set in place prior to submitting the case to the carrier?

Aetna

No.

Anthem

Yes. A GAR between the broker and Word & Brown General Agency must be established prior to submitting their first case together to Anthem. Please reach out to your Word & Brown Sales Representative to establish this.

Blue Shield of California

No.

CaliforniaChoice

No.

Kaiser Permanente

No.

UnitedHealthcare

No.

Can the principal executive office be out-of-state?

Aetna

Yes, with an explanation on the out-of-state address. Group must be located in CA and have a California address on the appropriate state filing documents.

Owner/Officer signing the Employer Application must be a California resident for tax purposes.

Anthem

Yes, with an explanation on the out-of-state address.

Group must be located in California and have a California address on the appropriate state filing documents.

Blue Shield of California

No. Group must have their Principal Executive Office in California appearing on the appropriate state filing documents. There are no exceptions to this rule.

CaliforniaChoice

No. Group must have their Principal Executive Office in California appearing on the appropriate state filing documents. There are no exceptions to this rule.

Kaiser Permanente

Yes with an explanation on the out-of-state address.

Group must be located in California and have a California address listed on the appropriate state filing documents. If no California address on state filing, California address on FBN or Business License is acceptable.

UnitedHealthcare

Yes, with an explanation on the out-of-state address.

Group must be located in California and have a California address listed on the appropriate state filing documents.

Is an Individual Taxpayer Identification Number (ITIN) acceptable if an employee does not have a Social Security Number (SSN) and are these required for dependents?

Aetna

Yes. Aetna will also require a copy of the Consular ID Card. ITIN/SSNs are required for dependent spouse and children 17 years of age or older. ITIN/SSNs are not required for children 0-16 years of age.

Anthem

Yes. Please note: ITIN/SSN's are not required for dependent spouse/children but Social Security Number Exception Request Form will be required.

Blue Shield of California

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

CaliforniaChoice

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

Kaiser Permanente

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

UnitedHealthcare

Yes. Will also require the SSN Attestation Form explaining employee has ITIN. Please note: ITIN/SSNs are not required for dependent spouse/children but form will still be required.

Can a Sole Proprietorship use the owner's Social Security Number (SSN) as the Tax Identification Number (TIN), or is a separate Business TIN required?

Aetna

Sole Proprietorships can use the owner's SSN for their business

Anthem

Sole Proprietorships must have their own separate Business TIN to be eligible

Blue Shield

Sole Proprietorships can use the owner's SSN for their business

CaliforniaChoice

Sole Proprietorships must have their own separate Business TIN to be eligible

Kaiser

Sole Proprietorships must have their own separate Business TIN to be eligible

UnitedHealthcare

Sole Proprietorships can use the owner's SSN for their business

Is a private household an eligible industry?

Aetna

Exception to review is required by the carrier first.

Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply.

Anthem

Yes. Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply.

Blue Shield of California

No.

CaliforniaChoice

Yes. Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply

Kaiser Permanente

No.

UnitedHealthcare

No.

Are Union employees eligible and what are the Union group size requirements?

Aetna

No. The total size of the group (union and non-union) cannot be more than 100 full-time equivalents (FTE).

Anthem

Only if the Collective Bargaining Agreement confirms the group must offer coverage to their union employees. A copy of the agreement is required. If Union are eligible, the total size of the group (union and non-union) cannot be more than 100 employees. If Union are not eligible only the Non-Union employees will count toward the total group size and cannot be more than 100 employees.

Blue Shield of California

No. The total size of the group (union and non-union) cannot be more than 100 employees.

CaliforniaChoice

Only if the Union Contract states that Union members can seek coverage outside of the Union benefits. A copy of the contract is required. The total size of the group (union and non-union) cannot be more than 100 employees.

Kaiser Permanente

Only if the Collective Bargaining Agreement confirms the group must offer coverage to their union employees. If Union are eligible, the total size of the group (union and non-union) cannot be more than 100 Full Time and Full Time Equivalent. If Union are not eligible only the Non-Union employees will count toward the total group size and cannot be more than 100 Full Time and Full Time Equivalent.

UnitedHealthcare

No. The total size of the group (union and non-union) cannot be more than 100 employees.

Can court-ordered dependents enroll without the employee being enrolled?

Aetna

No. The employee is required to enroll with the court-ordered dependent.

Anthem

No. The employee is required to enroll with the court-ordered dependent.

Blue Shield of California

Yes. Court documents may be requested.

CaliforniaChoice

No. The employee is required to enroll with the court-ordered dependent.

Kaiser Permanente

No. The employee is required to enroll with the court-ordered dependent.

UnitedHealthcare

No. The employee is required to enroll with the court-ordered dependent.

Are commission-only employees eligible?

Aetna

Yes. As long as they are W-2 and earning full-time wages. A copy of the Employment Contract will be required.

Anthem

Yes. As long as they are W-2 and earning full-time wages.

Blue Shield of California

No.

CaliforniaChoice

No.

Kaiser Permanente

Yes. As long as they are W-2 and earning full-time wages.

UnitedHealthcare

Yes. A completed Commissioned Employees form must be completed and a year-to-date payroll ledger showing earnings for the commissioned employees must be submitted.

Is a 15th of the month effective date allowed?

Aetna

Yes, with no limitations.

Anthem

Yes, with no limitations.

Blue Shield of California

No.

CaliforniaChoice

No.

Kaiser Permanente

No.

UnitedHealthcare

Yes. Must be offering PPO only.

Does 100% employer contribution require 100% participation?

Aetna

Yes, minus valid waivers.

Suggestion for invalid waivers: Drop employer contribution to 99%

Anthem

No. Valid or invalid waivers are allowed as long as group meets participation.

Blue Shield of California

Yes, minus valid waivers.

Suggestion for invalid waivers: Drop employer contribution to 99%.

CaliforniaChoice

No. Valid or invalid waivers are allowed as long as group meets participation.

Kaiser Permanente

No. Valid or invalid waivers are allowed as long as group meets participation.

UnitedHealthcare

No. Valid or invalid waivers are allowed as long as group meets participation.

Groups offering coverage to part-time employees: Do part-time employees working a minimum of 20 hours per week have to be on payroll for 50% of the prior calendar quarter to be eligible?

Aetna

Yes. No exceptions.

Anthem

No. Newly-hired part-time employees are eligible for coverage.

Blue Shield of California

Yes. No exceptions.

CaliforniaChoice

No. Newly-hired part-time employees are eligible for coverage.

Kaiser Permanente

No. Newly-hired part-time employees are eligible for coverage.

UnitedHealthcare

Yes. No exceptions.

Are Hawaii employees considered eligible?

Aetna

No.

Anthem

No.

Blue Shield of California

No.

CaliforniaChoice

No.

Kaiser Permanente

Yes. Hawaii employees would have to enroll in the PPO network, which is separate from the Kaiser Permanente HMO network.

Kaiser Permanente must be the sole carrier if PPO plans are offered.

UnitedHealthcare

Yes. Hawaii employees must be quoted by UnitedHealthcare with employer ZIP code as the Hawaii resident's ZIP code for rating purposes.

There is only 1 Hawaii plan available for Hawaii employees to enroll in: Hawaii Options PPO AGRN 417.

Groups with Hawaii employees are not eligible for the Carrier Submission Portal SAMx and are subject to additional processing times.

Are employees in Puerto Rico, U.S. Virgin Islands, and Guam eligible?

Aetna

No. Aetna's networks do not cover the United States territories. These employees would not be eligible.

Anthem

Yes. Employees located in the United States territories are eligible for PPO coverage with the exception of Guam.

Blue Shield of California

Yes. Employees located in the United States territories are eligible for PPO coverage.

CaliforniaChoice

Yes. Employees located in the United States territories are eligible through Anthem PPO only.

Kaiser Permanente

No. Kaiser Permanente's networks do not cover the United States territories. These employees would not be eligible.

UnitedHealthcare

No. UnitedHealthcare's networks do not cover the United States territories. These employees would not be eligible.