



PLEASE NOTE: This checklist is provided as a guide. The carrier may require additional items and documentation. Please refer to the carrier's underwriting guidelines for a complete list of requirements. Please use the latest version of forms.

Our goal is to process your new group enrollment easily and efficiently in order to provide you and your client with a quick approval. The following list outlines the health plan's case submission requests:

☐ **Employer Application**

- The Employer Application form must be completed in its entirety and signed by the group's authorized signer. Be sure to include your Kaiser Permanente group ID number if available.
- Complete and return the employer Spreadsheet Disclosure letter found in the Employer Application, if using the Spreadsheet Enrollment Template for reporting new members.

☐ **Initial payment**

Complete the Electronic transfer for payment form for the first month's payment, with the option to set up recurring future autopay (recommended). Ensure the form is completely filled in to avoid processing delays; don't include a blank or voided check. The initial payment is processed within 5 to 7 days of contract activation. Please note we don't accept credit card payments.

☐ **Employee application**

Each eligible employee must provide an enrollment application or submit a Waiver of Coverage form to their employer.

☐ **Sole proprietorships/Partnerships**

These groups don't qualify for enrollment without a W2 full-time employee on payroll. The W2 employee can enroll or waive group coverage.

Sole Proprietorships - An owner, spouse or domestic partner don't qualify as a W2 employee

Partnerships - A partner, spouse or domestic partner don't qualify as a W2 employee

Note: additional documents may be required to validate the employer/employee eligibility.

☐ **Employee declinations**

Employees are to complete the Declination of Coverage form to list all eligible declining employees and keep the form for their records. Please don't submit this form to Kaiser Permanente.

☐ **Wage Report Guideline**

- 2026 effective dates: DE9C/Quarterly Wage Report not required for groups of 6+ enrolling employees
- All effective dates: Only 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

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Kaiser Permanente staff will perform internal checks to confirm the business structure prior to processing the group.

Note: Kaiser Permanente reserves the right to request additional documentation

After approval, prior carrier termination letter must be submitted by the employer or broker.

Important Reminder: To help your client comply with ACA requirements, provide a copy of the appropriate Summary of Benefits and Coverage (SBC) to each employee at the Enrollment Meeting, via email or by posting on an internal company website. For the most recent information regarding Kaiser Permanente's SBCs, contact your Word & Brown representative.

Additional enrollment tips

Breakaways and re-enrollment

- Groups breaking away from an existing business may only do so when they're **not** eligible to file joint state taxes.
- Affiliates will be written under the parent group in the event that they **are** eligible to file joint state taxes.

Groups should update their current contract with the Account Management team if they're:

- With similar owners/contacts, physical location, and/or members (regardless of new company name and/or tax ID)
- Not breaking away from an existing group that remains active with enrolled membership.

For information on the PEO breakaway policy, please refer to page 21 of the Underwriting Guidelines.

Electronic signature

Electronic signature is the preferred method of collecting document signatures. Common platforms that are accepted include DocuSign, Adobe Sign, EaseCentral, Employee Navigator, ProApply, and Verisign. These platforms indicate a document control number for each signature. In the event a platform doesn't have a document control number listed on the form, the confirmation page must be provided.

Groups with employees in Northern and Southern California

A group with 6+ enrolling members outside of the group's home region will be set up with 2 contracts. Rates will be determined based on the headquarters of the group. Both contracts will be assigned unique group ID numbers. If an existing group grows to 13 or more subscribers in the non-home region, then separate north and south contracts are issued at renewal (rates are based on headquarter location for both Northern California and Southern California contracts).

PPO options

Kaiser Permanente allows one PPO plan option per contract and must be the sole carrier. If a company has out-of-state employees, the maximum PPO subscribership can't exceed 49% of the overall group enrollment.

Submission deadlines

- The Employer Application must be submitted by the first business day of the effective month; supporting documents must be submitted no later than the fifth business day of the effective-date month.
- Groups submitted after the fifth business day of the effective-date month (complete or incomplete) will be automatically moved to the following effective date.

Online contracts & renewals

Contracts and annual renewals are available online. If you wish to still receive paper contracts and renewals via mail, you'll need to opt out at account.kp.org or call **800-790-4661**, option 3.