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CALIFORNIA

START-UP GROUP REQUIREMENTS

Carrier	Requirements
aetna	Groups with 1-19 enrolled employees and groups with no existing health coverage must submit a copy of the most recently filed DE9C. If not available, two consecutive weeks of payroll records are required An existing group that has just hired their first W2 qualifies as a start-up with two weeks of consecutive payroll
Anthem BlueCross	A signed and completed Conditions of Enrollment form is required The company's first 30 days of payroll records must be submitted within the first 45 days of the requested effective date Business Documentation required (example: business license/SOI) An existing group that has just hired their first W2 qualifies as a start-up, including Sole Proprietors and Partnerships
blue of 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 are required Filed owner documentation linking owner to business is required
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 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
Health Net	Groups with 1-5 eligible employees are not eligible 6+ enrolling: Requires 4 weeks of payroll with a minimum of 2 weeks prior to the effective date
KAISER PERMANENTE	Sole Props & Partnerships: Minimum 1 eligible W2 employee, on or before requested effective date and unable to provide 2 weeks of payroll Group must provide Payroll Attestation form at enrollment and follow with 2 weeks of payroll within 45 days of effective date Owners/Partners and their Spouses/Domestic Partners do not count as the eligible employee Corporations & LLCs: Minimum 1 eligible W2 employee, on or before requested effective date and unable to provide 2 weeks of payroll Group must provide Payroll Attestation form at enrollment and follow with 2 weeks of payroll within 45 days of effective date A single owner may count as the eligible W2 employee who will appear on payroll with eligible wages
UnitedHealthcare	Start-up groups that have been in business for at least 2 weeks are eligible Evidence of time in business must 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 Owner Only Start-up Groups are not eligible All groups must be true start-ups. An existing group that has just hired their first W2 is not eligible

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