

## FREQUENTLY ASKED QUESTIONS

### What information do I need from a group before we start the quoting process?

- Ask your client if they want to increase or decrease their benefits.
- Ask if there are any doctors or hospitals they do not want to lose.
- Ask if they have any large or ongoing claims. Medical history may cause quotes to be uncompetitive\*.

\* *The privacy of your employees is protected. We do not need the names of any employees who have incurred large claims. We only need the claims amount and status of the medical condition.*

### What do I need to collect for the quote request?

- Please complete the Word & Brown Large Group RFP.
- Current and Renewal Rates
- Summary of Benefits for all lines of coverage
- Large Claims Report (if available)
- If the group is currently covered as a small group: Wage Reports, Current and Renewal Rates, Rate Table, Summary of Benefits and Current Bill.
  - \* *Wage Reports may be requested at carrier discretion.*
- Census in Excel which includes: name (optional), DOB, Gender, Home Zip Codes for each employee, current plan selection (HMO, PPO etc.), Tier levels (EE, ES, EC, EF), COBRA participants must be identified and waivers must be listed.
- Please see our Large Group Medical and Ancillary Checklist for more information.

### Why is all this information required?

Our goal is to provide you with an accurate quote and to avoid any delays in the quoting process. If an incomplete quote request is submitted to our carrier partners, they will ask for pending items before a quote can be released.

### Can we quote 1099s?

- Aetna - No 1099s are allowed.
- Anthem – No more than 49% of the group can be 1099s.
- Cigna – No more than 25% of the groups' employees can be 1099 employees.
- National General – Yes.
- Prominence Health Plan - No 1099s are allowed.

### How long does it take to get a quote for large groups?

A large group medical quote will take approximately 7-10 business days. The turnaround time for ancillary quotes is approximately 3-5 business days. During times of **high** volume, or if underwriting approval is needed, the turnaround times may be a few days longer.

### How soon can I schedule a presentation?

We recommend that you schedule a presentation when all quotes or declinations have been collected.

### Will I have assistance with presenting and enrolling?

You will have the same resources available to you that you have with your small groups. Multilingual assistance is available!

### Are multiple plans offered?

Dual, Triple, or Multiple Plans may be offered depending on the carrier. Dual Option is the standard option for most carriers. All other scenarios should be run by the carrier for approval.

### When should we cancel the previous insurance?

The previous plan may be cancelled when the new plan for your group is approved. Check with the current carrier to see how long in advance the group needs to provide notice.