

OWNER ONLY GROUPS

| Carrier | Will the carriers write an Owner Only Group? |
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|  | No Aetna will not write a group without at least 1 non-owner W2 employee |
|  | Yes Anthem will accept Owner Only groups as long as the groups' business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least 2 eligible owners are required |
|  | No Blue Shield will not write a group without at least 1 non-owner W2 employee |
|  | No CaliforniaChoice® will not write a group without at least 1 non-owner W2 employee |
|  | No Cigna+Oscar will not write a group without at least 1 non-owner W2 employee |
|  | No Health Net will write Officer Only groups as long as the group's business entity is specifically a C-Corporation. They will not write Officer Only for any other business entity type At least 2 eligible officers are required and at least one of the officers may not be a shareholder, must be listed on the DE9C and must be covered by Worker's Compensation |
|  | Yes Kaiser will write Owner Only groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least one owner must be a W2 employee who will appear on DE9C with eligible wages Group may consist of only 1 eligible W2 owner |
|  | Yes UnitedHealthcare will accept Owner Only groups as long as the groups' business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least 2 eligible owners are required |

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