



Carrier	Guideline
<b>Aetna</b>	<ul style="list-style-type: none"> <li>Group size: 5+ enrolled with prior coverage</li> <li>For groups of all sizes, if client answer yes to the question on the master application that they use the services of a payroll company, then they must submit a copy of their prior carrier billing statement</li> <li>Copy of prior carrier bill required along with payroll for employees enrolling or waiving who do not appear on the prior carrier bill</li> <li>Additional validation may be requested upon underwriting review; most recent IRS tax documents &amp; entity formation documents are still required</li> <li>Excludes: Virgin groups</li> </ul>
<b>Anthem</b>	<ul style="list-style-type: none"> <li><b>Current promotion offered through 9/2024 effective dates</b></li> <li>Group size: 3+ enrolled with prior coverage</li> <li>Copy of prior carrier bill required along with payroll for employees enrolling or waiving who do not appear on the prior carrier bill. If group cannot provide a prior carrier bill, then the DE9C is required</li> <li>Additional validation may be requested upon underwriting review</li> <li>Excludes: Virgin groups</li> </ul>
<b>Blue Shield</b>	<ul style="list-style-type: none"> <li>Group size: 3+ eligible employees or 3 to 95 Full-time Equivalents (FTEs), no DE9C required</li> <li>Underwriting reserves the right to request additional documentation as needed on a case by case basis</li> <li>Excluded: Union vs non-union carve outs, groups leaving a PEO and multiple employer groups</li> </ul>
<b>CalCPA Health</b>	<ul style="list-style-type: none"> <li>DE9C required for all groups</li> </ul>
<b>CaliforniaChoice</b>	<ul style="list-style-type: none"> <li>Group size: 6+ enrolled with prior coverage</li> <li>Copy of prior carrier bill required</li> <li>Payroll required for employee enrolling or waiving who do not appear on prior carrier bill</li> <li>Excluded: Virgin groups and groups with a lapse of coverage greater than 3 months</li> </ul>
<b>Cigna + Oscar</b>	<ul style="list-style-type: none"> <li>Group size: 3+ eligible, enrolled employees</li> </ul>
<b>Covered California for Small Business</b>	<ul style="list-style-type: none"> <li>DE9C required for all groups</li> </ul>
<b>Health Net</b>	<p><b>Sell HMO with 6 promotion offered through 9/2024 effective dates</b></p> <ul style="list-style-type: none"> <li>Group size: 6+ enrolled with no additional participation requirement</li> <li>DE9C, prior carrier bill, Participation Attestation form and waivers (only when not paired with life or employer paid dental/vision) are <u>not</u> required</li> <li>Virgin groups are eligible</li> <li>Groups with employees 70 and older will need to provide 2 weeks of payroll on all employees</li> </ul> <p><b>Enhanced Choice promotion offered through 9/2024 effective dates</b></p> <ul style="list-style-type: none"> <li>Group size: 5 - 100 eligible employees, greater of 25% participation or 5 active enrolling employees. Employees enrolled on another carrier plan through the same employer do not count against participation</li> <li>No DE9C or prior carrier bill required</li> <li>Employees not enrolling for coverage are required to complete a waiver</li> <li>Groups with employees 70 and older will need to provide 2 weeks of payroll on all employees</li> <li>COBRA enrollees do not count toward the minimum of 5 enrolling</li> <li>Prior health coverage not required and Health Net does not need to be the sold carrier</li> </ul>
<b>Kaiser Permanente</b>	<ul style="list-style-type: none"> <li>Current promotion does not have an end date at this time</li> <li>Group size: 6+ enrolled employees with prior coverage</li> <li>Business verification documentation still required such as Business License or SOI</li> <li>Excludes: Start-up groups &amp; groups leaving a PEO</li> </ul>
<b>MediExcel</b>	<ul style="list-style-type: none"> <li>DE9C not required for groups enrolling 5 or more enrolled employees</li> </ul>
<b>Sharp</b>	<ul style="list-style-type: none"> <li>Group size: 5+ eligible, enrolled employees</li> <li>All Groups with individuals coverage by a co-employment relationship with a PEO must provide a DE9C</li> </ul>
<b>Sutter Health Plus</b>	<ul style="list-style-type: none"> <li>A DE9C is required for all groups with 1 - 5 eligible employees, sole proprietorships and partnerships</li> <li>A reconciled DE9C or current premium invoice required for all other small groups</li> </ul>
<b>UnitedHealthcare</b>	<ul style="list-style-type: none"> <li>Group size: 3+ enrolled employees</li> <li>Must provide completed Participation Certification form</li> <li>For groups in business less than one year, at least one tax document required</li> <li>For owner-only groups, at least one applicable ownership document required based on length of time in business</li> </ul>

Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates.  
RBG assumes no responsibility for any errors, omissions or damages that may arise from the use of this information.