

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> Owner only groups are not allowed There must be one enrolled W-2 employee who is not the owner and not the owner's spouse
Anthem	<ul style="list-style-type: none"> Owner only S Corp, C Corp or LLC allowed as long as the owners are not husband & wife or domestic partners and own more than 2% of the company Owners must sign the Eligibility Form that states they are drawing wages
Blue Shield	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have a W2 Common Law employee who can either enroll or waive, however, the group must meet participation Groups with only a sole proprietor and spouse who is the employee are not eligible for coverage
CalCPA Health	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have at least one W2 common law employee who may enroll or waive coverage and who is not the spouse or domestic partner of the owner
CaliforniaChoice	<ul style="list-style-type: none"> Owner only groups are not allowed All groups must have at least one W2 common law, medically enrolled employee who is not a business owner or spouse/domestic partner of the business owner
Cigna + Oscar	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have a least one W2 common law employee enrolled for coverage, who is not the spouse of an owner or partner
Covered California for Small Business	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have a W2 common law employee who can either enroll or waive coverage and who works at least 30 hours per week
Health Net	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have a W2 common law employee who is not the spouse of the owner/partner Health Net will write an officer only corporation, as long as one officer is on W2 payroll and is not an owner or shareholder of the company and is not a spouse of the owner
Kaiser Permanente	<ul style="list-style-type: none"> Owner only groups may be written if the company is an S or C corporation or an LLC that files as a corporation At least one owner or officer must be on W2 payroll making at least minimum wage
MediExcel	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have at least one W2 common law employee who may enroll or waive coverage and who is not the spouse or domestic partner of the owner
Sharp	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have at least one W2 common law employee who may enroll or waive coverage and who is not the spouse or domestic partner of the owner
Sutter Health Plus	<ul style="list-style-type: none"> Owner only groups are not allowed Group must have at least one W2 common law employee who may enroll or waive coverage and who is not the spouse or domestic partner of the owner
UnitedHealthcare	<ul style="list-style-type: none"> Owner only groups allowed if they are an S or C corporation or an LLC with at least two owners (cannot be spouses or domestic partners) At least one owner must enroll for coverage and be actively working the minimum required hours

*Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates.
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