

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
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
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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