

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> • A newly formed group (in operation less than 3 months) may be written if they employ at least 1 eligible W-2 employee who is not the proprietor or spouse of the proprietor. They cannot have more than 100 eligible employees • Proof of employer identification #/federal tax ID # is required, along with a copy of appropriate entity formation documentation for the type of entity the business is • All newly formed groups must submit a copy of the most recent filed quarterly DE9C. If the DE9C is not available, then 2 consecutive weeks of payroll may be submitted. Payroll must include every eligible employee enrolling with taxes withheld, check # & wages earned or other evidence of employment for at least one eligible employee • Existing groups that just hired their first W-2 employee qualify with two weeks of consecutive payroll
Anthem	<ul style="list-style-type: none"> • A start-up group may be considered for coverage if they complete & submit the Conditions of Enrollment/Start-Up Companies/PEO Spin-off Groups form • Client must provide the first 30 days of payroll within 45 days of the effective date of coverage • Appropriate business documentation for the business entity is required such as a business license or SOI • Existing groups that just hired their first W-2 employee may qualify
Blue Shield	<ul style="list-style-type: none"> • Blue Shield will consider start-up groups that meet all small group requirements except for length of time in business and have employed at least one eligible common law employee for less than 6 weeks • If payroll is not available at time of application then the client may apply for coverage with the signed Start-up Companies/Spin-off Group Eligibility Statement & provide copies of W-4 forms for all W-2 employees • Filed ownership documentation linking the owner to the business is also required • All other enrollment documents such as employer and employee applications, refusals, business check/ Small Group Initial Payment Form must also be submitted • If group is in business long enough to have a filed DE9C, then they do not qualify as a start-up Group
CalCPA Health	<ul style="list-style-type: none"> • Businesses that are newly established within 90 days of the effective date of coverage can apply to CalCPA with 30 days of payroll • If the client has been in business less than 30 days, CalCPA will accept the client's first payroll with the submission • CalCPA reserves the right to request the client's first DE9 and DE9C after the first quarter in business
CaliforniaChoice	<ul style="list-style-type: none"> • Groups of 1 - 4 eligible employees require at least one common law employee to enroll with a minimum of 4 weeks payroll prior to the effective date • Payroll from start date to current must be provided for all additional common law employees. If not available, then at least one week of payroll is required with the balance of a full month of payroll due by the last day of the month of the requested effective date • Groups of 5+ eligible employees where the majority of those enrolling are common law employees require payroll from start date to current. If this is not available, then one week of payroll is required with the balance of a full month of payroll due by the last day of the month of the requested effective date • If the majority enrolling are owners for a group of 5+, then group must provide 4 weeks of payroll for one common law employee • Ownership documents required for any owners not on payroll
Cigna + Oscar	<ul style="list-style-type: none"> • Businesses that are newly established can apply for coverage with at least two weeks of payroll on at least one W-2 employee prior to the effective date of coverage or a DE9C • Start-up groups enrolling 3+ employee, no tax or payroll documentation required • Relevant employer business documentation based on type of business entity is also required
Covered California for Small Business	<ul style="list-style-type: none"> • A start-up group must provide the most recent two weeks of payroll for at least one W-2 employee. However, CCSB does reserve the right to request a full 30 days of payroll for any client • CCSB will allow an owner with owner documentation and one W-2 employee with a new hire offer letter to apply if the new hire has not received his first payroll at the time of submission • W-2 employee may be part-time if working at least 20+ hours per week
Health Net	<ul style="list-style-type: none"> • A start-up is a business that has recently formed, or an existing business that has recently hired its first W-2 employee, so it has not been in business long enough to have filed a DE9C. Health Net will consider these groups on a guarantee issue basis if the group is able to provide 2 weeks of payroll on a W-2 employee, with the first day of the payroll period being on or before the effective date of coverage • Groups that have been in business long enough to have filed a DE9C are not considered a start-up and must provide their DE9C
Kaiser Permanente	<ul style="list-style-type: none"> • Kaiser will consider start-up groups that have been in business for at least four weeks • Group must provide payroll records and other applicable documents depending on filing status that document the length of time the company has been in business • Payroll and documents must cover the two weeks prior to the requested effective date with one or more eligible employees for the entire period • Payroll must include the business name, dates of pay period, employee names, wages paid, withholdings and grand totals. Individual pay stubs, estimated payroll & handwritten journals will not be accepted • The Payroll Attestation form may be provided in lieu of payroll • The New Employee Eligibility Documentation form is required for employees hired within the last 30 days who cannot be verified with at least two weeks of payroll records

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MediExcel	<ul style="list-style-type: none"> For start-up companies MediExcel will accept the same requirements as the California carrier that they are written alongside accepts, or at least 30 days of payroll records (at least two weeks of which must be prior to the effective date of coverage)
Sharp	<ul style="list-style-type: none"> Start-up groups must provide a minimum of at least one week of payroll covering at least one W-2 employee. Payroll must be a full detailed report that includes company name, pay period, employees' names and socials, gross wages, tax withholdings, and net wages or salary Eligible employees are W-2 employees working full-time 30+ hours/week. Client may also offer coverage to part-time employees working 20+ hours/week The W-2 employee may not be an owner/officer or the spouse for an owner/officer
Sutter Health Plan	<ul style="list-style-type: none"> Newly established businesses can apply for coverage with the New Employee Verification Documentation Form if the group is not a sole proprietor or partnership. If they are, then they must provide 30 days of payroll Relevant employer business documentation based on type of business entity is also required.
UnitedHealthcare	<ul style="list-style-type: none"> UHC will consider start-up groups that have been in business at least six weeks with two weeks of payroll on at least one eligible employee and must support the length of time in business The payroll submitted must be copies of each pay period covered and must include the two weeks preceding the effective date of coverage. Individual payroll/pay stubs, estimated payroll, payroll summaries, or handwritten journals are not acceptable In addition to payroll, client must also provide their filed Articles of Incorporation or LLC agreement and an IRS or Secretary of State letter confirming the group's issued federal tax ID number Owner only groups are not eligible Existing businesses that just hired their first W-2 employee are eligible to apply under start-up guidelines Group must have maintained business license and appropriate state filings allowing the company to conduct business in California

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