

Carrier	Guideline
Aetna	Group size: 1-19 enrolled & 20+ groups without existing coverage = DE9C required. Provide two consecutive weeks of payroll if no DE9C available. Existing groups that just hired their first W-2 employee qualifies with two weeks of consecutive payroll.
Anthem	Required: Completed & signed Conditions of Enrollment form. Must provide first 30 days of payroll within 45 days of effective date. Business documentation required such as Business License/SOI). Existing groups that just hired their first W-2 employee qualify including sole proprietors & Partnerships.
Blue Shield	<p>Will consider startup groups that have been in business and have employed at least one *eligible common-law employee for less than six weeks with one payroll cycle.</p> <p>The following evidence of small employer eligibility is required for all start-up groups if payroll is not available at time of application:</p> <ul style="list-style-type: none"> • Completed and signed Start-up Companies/Spin-off Group Eligibility Statement <ul style="list-style-type: none"> • Provide W-4 forms for all W-2 employees • Filed owner documentation linking owner to business • All enrollment documents (employer and employee applications, refusals, business check/ Small Group Initial Payment Form) <p>If group is in business long enough to have a filed DE9C, then they do not qualify as a Start-up Group.</p> <p>*Eligible employees are: full-time W-2 employees working 30+ hours/week.</p> <p>Group may offer coverage to part-time employees working 20+ hours/week but <i>only</i> if they have worked 20+ hours for a minimum of 50% of the prior calendar quarter.</p>
CalCPA Health	No Requirements
CaliforniaChoice	<p>Group size: 1 - 4 enrolled: At least 1 eligible employee must enroll with payroll required covering 6 weeks prior to the effective date. Additional eligible employees must be on payroll for minimum 1 week or prior to the effective date, or from start date to current - whichever is greater. Remaining payroll is due by the last day of the month of requested effective date. Provide ownership documents if owner not on payroll.</p> <p>Group size: 5+ enrolled employees: Provide 1 weeks payroll for contingent approval with remaining payroll to total 1 month due by the last day of the month of requested effective date. Ownership documents may be required if owner is not on payroll.</p>
Covered California for Small Business	Group must provide most recent 2 weeks of payroll for at least 1 W-2 employee. Will allow an owner with owner documentation and 1 W-2 employee with the new hire employer offer letter if new hire not yet received first payroll. W-2 employee at 20+ hours per week is allowed.
Health Net	<p>Group size: 1 - 5 eligible enrolled employees: Must have 1 W-2 employee for 50% of the prior calendar quarter who is not an owner or spouse of the owner.</p> <p>Group size: 6+ eligible enrolled employees: 4 week of payroll required with 2 weeks minimum prior to the effective date.</p>
Kaiser Permanente	Must provide the completed & signed Payroll Attestation form, and provide the first 30 days of payroll within 45 days of effective date.



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MediExcel	4 weeks of payroll required with 2 weeks minimum prior to the effective date.
Sharp	Minimum 6 weeks of payroll required prior to the effective date. Full payroll detailed report is required. Eligible employees are: full-time W-2 employees working 30+ hours/week Group may offer coverage to part-time employees working 20+ hours/week.
UnitedHealthcare	Must be in business at least 6 weeks with at least 1 eligible employee with 2 weeks of payroll prior to the effective date to support this. Owner only groups are not eligible. Must be a true start-up group that has just hired their first W-2 eligible employee. Existing businesses that just hired their first W-2 employee are not eligible. Group must have maintained business license and appropriate state filings allowing company to conduct business in California. UHC will require the Federally issued Tax ID Number letter.

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