

## Two Person Groups (Owner & One W-2 Eligible Employee)



Carrier	Guideline
<b>Aetna</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee must enroll &amp; <b>cannot waive</b>; even with a valid waiver</li> <li>• Provide DE9C &amp; K1 if (or other applicable documents) if the owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 2 consecutive weeks of payroll</li> </ul>
<b>Anthem</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Provide DE9C &amp; K1 (or other applicable documents) if the owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C available, provide 30 days of payroll within 45 days of the effective date</li> </ul>
<b>Blue Shield</b>	<ul style="list-style-type: none"> <li>• Yes - <b>Sole Props/Partnerships</b>: with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• Yes - <b>All other entities</b>: with one owner &amp; one W-2 common law eligible employee who is not an owner/officer (who can be the spouse/domestic partner of the owner/officer)</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Provide DE9C on W-2 employee</li> <li>• Provide Owner Eligibility Statement if the owner has not paid her/himself yet and is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, provide one payroll run. If no payroll yet, provide W4s</li> </ul>
<b>CalCPA Health</b>	<ul style="list-style-type: none"> <li>• Yes, if there are 2 eligible persons (can be owner and a W-2 employee)</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Additional information may be required</li> </ul>
<b>CaliforniaChoice</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee must enroll &amp; <b>cannot waive</b>; even with a valid waiver</li> <li>• Provide DE9C &amp; K1 (or other applicable documents) if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 6 consecutive weeks of payroll</li> </ul>
<b>Cigna + Oscar</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner or the spouse of the owner or partner</li> <li>• The W-2 employee <b>cannot waive</b> coverage and must be enrolled</li> <li>• Provide DE9C or K1 (or other applicable documents) if owner/officer is not on the DE9C</li> </ul>
<b>Covered California for Small Business</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Provide DE9C &amp; K1 (or other applicable documents) if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 2 weeks of payroll</li> </ul>
<b>Health Net</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Provide DE9C &amp; K1 (or other applicable documents) if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, must provide payroll to support the W-2 employee has been employed for 50% of the prior calendar quarter</li> </ul>
<b>Kaiser Permanente</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> if enrolled in another group coverage</li> <li>• Provide DE9C &amp; K1 (or other applicable documents) if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 4 consecutive weeks of payroll</li> </ul>
<b>MediExcel</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver (proof required)</li> <li>• Provide DE9C &amp; K1 if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 2 weeks of detailed payroll</li> </ul>
<b>Sharp</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• Provide DE9C &amp; Statement of Information or K1 (or other applicable documents) if owner/officer is not on the DE9C</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 2 consecutive weeks of payroll</li> </ul>
<b>Sutter Health Plus</b>	<ul style="list-style-type: none"> <li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li> <li>• The W-2 employee <b>can waive</b> with a valid waiver</li> <li>• If the W-2 employee is not on the DE9C, or no DE9C is available, group may complete the New Employee Verification as long as they are not a partnership or sole proprietor (30 days of payroll required in that case)</li> </ul>

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UnitedHealthcare	<ul style="list-style-type: none"><li>• Yes - with one owner &amp; one W-2 common law eligible employee who is not an owner/officer or spouse/domestic partner of the owner/officer</li><li>• The W-2 employee must enroll &amp; <b>cannot waive</b>; even with a valid waiver</li><li>• Provide DE9C &amp; K1 (or other applicable documents) if owner/officer is not on the DE9C</li><li>• If the W-2 employee is not on the DE9C, or no DE9C is available, provide 2 consecutive weeks of payroll</li></ul>

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