

# Covered California for Small Business (CCSB)



**COVERED CALIFORNIA**  
**SMALL BUSINESS**

## Application for Employees

Effective dates 1/1/2021 - 3/1/2021

ATTENTION! If you are already enrolled on a CCSB plan, please use the Employee Change Request Form to update, change, or terminate your existing CCSB coverage.

THINGS TO KNOW



### Go online

Visit **CoveredCA.com/ForSmallBusiness**. You'll be able to see details about Covered California's small business health insurance marketplace.



### Get help

- **Ask your employer who to call with questions**
- **Online: CoveredCA.com/ForSmallBusiness**
- **Phone:** Call our Service Center at (855) 777-6782
- **En Español:** Llame a nuestro centro de ayuda gratis al (855) 777-6782



### What happens next?

You'll return your completed, signed application to your employer. Your employer will send us your completed, signed application.



### Alternatives

If your share of the cost of employee-only coverage is more than 9.5% of your household income, you may be able to get help paying for coverage through Covered California's individual marketplace. Visit **CoveredCA.com** to learn more.

#### Your information is private.

- We'll keep your information private as required by law.
- Your answers on this form will only be used to see if you are eligible to enroll in a Covered California for Small Business plan.

\* Please refer to page 3 for more information regarding Full-Time Equivalent (FTE) employees and how to arrive at this calculation.



**NEED HELP WITH THIS FORM?** Contact your employer or your employer's Covered California Certified Insurance Agent with questions, visit **CoveredCA.com/ForSmallBusiness** or call us at (855) 777-6782. Para obtener una copia de este formulario en Español, llame (855) 777-6782.

# Who is your employer?

Employer Name

Employer phone number

## Not interested in CCSB health coverage?

If you don't want CCSB health coverage from your employer, skip to Step 6 on page 4.



## Step 1

### I'm interested in CCSB insurance from this employer.

Information about you, the employee.

|  |           |  |  |
|--|-----------|--|--|
| 1. First name, Middle name, Last name, & Suffix  |           | 2. Requested Coverage Effective Date   | 3. Are you a new hire?<br><input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Social Security Number or Tax ID Number   |           | 5. Date of birth (mm/dd/yyyy)  |  |
| 6. Home Address  |           |  | 7. Apartment or suite number   |
| 8. City  | 9. State  | 10. ZIP code   | 11. County   |
| 12. Mailing address (if different from home address)   |           |  | 13. Apartment or suite number  |
| 14. City   | 15. State | 16. ZIP code   | 17. County   |
| Email address (OPTIONAL)   |           |  |  |
| 19. Phone number <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work<br>( ) --   |           | 20. Other phone number <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work<br>( ) --   |  |
| 21. Cal-COBRA/COBRA Applicants: <input type="checkbox"/> Cal-COBRA <input type="checkbox"/> COBRA<br><br>Cal-COBRA/COBRA effective date: _____<br>(Cal-COBRA applicants must submit first month's premium) |           | 22. For CalCOBRA/COBRA applicants, indicate qualifying event:<br><input type="checkbox"/> Termination of employment <input type="checkbox"/> Death of employee<br><input type="checkbox"/> Reduction of hours <input type="checkbox"/> Child no longer eligible<br><input type="checkbox"/> Divorce/Legal separation <input type="checkbox"/> Medicare entitlement<br><br>Date of Qualifying Event _____ |  |
| 23. Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partnership (DP)  |           |  |  |
| 24. Preferred spoken or written language (OPTIONAL-if not English)   |           |  |  |
| 25. What is the preferred method of communication? <input type="checkbox"/> Mail <input type="checkbox"/> Email <input type="checkbox"/> Phone   |           |  |  |

**Tell us about your race** Please tell us about yourself. This information is confidential and will only be used to make sure that everyone has the same access to health care. It will not be used to decide what health insurance you qualify for.

|  |  |
|--|--|
| 26. Are you of Hispanic/Latino, or Spanish origin? (OPTIONAL) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, check which one(s): <input type="checkbox"/> Mexican, Mexican American, Chicano. <input type="checkbox"/> Salvadoran. <input checked="" type="checkbox"/> Puerto Rican. <input type="checkbox"/> Cuban. <input type="checkbox"/> Guatemalan. <input type="checkbox"/> Other Hispanic, Latino or Spanish origin: _____  |  |
| 27. Race (OPTIONAL-Check all that apply.)<br><input type="checkbox"/> White <input type="checkbox"/> American Indian or <input type="checkbox"/> Chinese <input type="checkbox"/> Korean <input type="checkbox"/> Guamanian or Chamorro<br><input type="checkbox"/> Black or African <input type="checkbox"/> Alaskan Native <input type="checkbox"/> Filipino <input type="checkbox"/> Laotian <input type="checkbox"/> Samoan<br>American <input type="checkbox"/> Asian Indian <input type="checkbox"/> Hmong <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other _____<br><input type="checkbox"/> Cambodian <input type="checkbox"/> Japanese <input type="checkbox"/> Native Hawaiian |  |
| 28. If you're American Indian or Alaska Native, tell us the state and the name of your federally-recognized tribe (optional):  |  |



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## Step 2

Please tell us about yourself and your eligible enrolling dependents and indicate your CCSB Health Insurance plan selection.

**California law defines a dependent for health care coverage in the following way:**

"Dependent" means the spouse or registered domestic partner, or child, of an eligible employee, subject to applicable terms of the health care service plan contract covering the employee, and includes dependents of guaranteed association members if the association elects to include dependents under its health coverage at the same time it determines its membership composition.

|                                   |                          |   |  |   |   |                |              |
|-----------------------------------|--------------------------|---|--|---|---|----------------|--------------|
| <b>EMPLOYEE</b>                   | LAST NAME (FAMILY NAME)  |   | FIRST NAME   |   | M.I.  | SSN / TAX ID # | GENDER (M/F) |
|                                   | HOME ADDRESS             |   |  |   | MAILING ADDRESS                                       |                |              |
|                                   | BIRTHDATE MM / DD / YYYY | <input type="checkbox"/> HEALTH PLAN (See Appendix A)   |  | <input type="checkbox"/> DENTAL PLAN (See Appendix A) |   |                |              |
| <b>SPOUSE OR DOMESTIC PARTNER</b> | LAST NAME (FAMILY NAME)  |   | FIRST NAME   |   | M.I.  | SSN / TAX ID # | GENDER (M/F) |
|                                   | HOME ADDRESS             |   |  |   | MAILING ADDRESS                                       |                |              |
|                                   | BIRTHDATE MM / DD / YYYY | ARE YOU A DOMESTIC PARTNER? Y / N                       | IF YES, IS YOUR PARTNERSHIP REGISTERED WITH THE STATE OF CALIFORNIA? Y / N |   | <input type="checkbox"/> DENTAL PLAN (See Appendix A) |                |              |
| <b>CHILD**</b>                    | LAST NAME (FAMILY NAME)  |   | FIRST NAME   |   | M.I.  | SSN / TAX ID # | GENDER (M/F) |
|                                   | HOME ADDRESS             |   |  |   | MAILING ADDRESS                                       |                |              |
|                                   | BIRTHDATE MM / DD / YYYY | IS CHILD BOTH DISABLED AND 26 YEARS OLD OR OLDER? Y / N |  | <input type="checkbox"/> DENTAL PLAN (See Appendix A) |   |                |              |
| <b>CHILD**</b>                    | LAST NAME (FAMILY NAME)  |   | FIRST NAME   |   | M.I.  | SSN / TAX ID # | GENDER (M/F) |
|                                   | HOME ADDRESS             |   |  |   | MAILING ADDRESS                                       |                |              |
|                                   | BIRTHDATE MM / DD / YYYY | IS CHILD BOTH DISABLED AND 26 YEARS OLD OR OLDER? Y / N |  | <input type="checkbox"/> DENTAL PLAN (See Appendix A) |   |                |              |
| <b>CHILD**</b>                    | LAST NAME (FAMILY NAME)  |   | FIRST NAME   |   | M.I.  | SSN / TAX ID # | GENDER (M/F) |
|                                   | HOME ADDRESS             |   |  |   | MAILING ADDRESS                                       |                |              |
|                                   | BIRTHDATE MM / DD / YYYY | IS CHILD BOTH DISABLED AND 26 YEARS OLD OR OLDER? Y / N |  | <input type="checkbox"/> DENTAL PLAN (See Appendix A) |   |                |              |

\*\*If you have more than 3 dependent children, please attach a separate sheet listing their required information and submit with this application.

\*Can be found in your selected plans provider directory.

**My employer does not offer dependent coverage and I am interested in information on how I can obtain other coverage for my dependents. I wish to have someone contact me to help me understand my options.**

Employer \_\_\_\_\_



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### Step 3 COVERED CALIFORNIA binding arbitration agreement

I understand that, if I select a Health Plan that uses mandatory binding arbitration to resolve disputes, I am agreeing to arbitrate claims that relate to my or a dependent's membership in the Health Plan (except for Small Claims Court cases and claims that cannot be subject to binding arbitration under governing law). I understand that any dispute between myself, my heirs, relatives, or other associated parties on the one hand and the Health Plan, any contracted health care providers, administrators, or other associated parties on the other hand for alleged violation of any duty arising out of or related to membership in the Health Plan, including , for premises liability, relating to the coverage for, or delivery of, services or items, or, if I select a Kaiser Permanente Health Plan, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is in the Health Plan's coverage document, which is available for my review.

|   |                   |
|---|-------------------|
| Signature of Applicant (or financially-responsible party if Applicant is under the age of 18) | Date (mm/dd/yyyy) |
| Print Name  |                   |

### Step 4 If a Certified Insurance Agent helped you complete this application, please obtain their signature below.

I did not use a Certified Insurance Agent

The applicant completed and executed this application, and I assisted the applicant by offering advice in providing responses to questions. I advised the applicant that he/she should answer all such questions completely and truthfully and that no information requested should be withheld. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information and the applicant understood the explanation. To the best of my knowledge, based on what the applicant disclosed to me, the information in this application is accurate and complete. **I understand that if any portion of this statement signed by me is false, I may be subject to civil penalties of up to \$10,000 as authorized under California Health and Safety Code Section 1389.8 and Insurance Code Section 10119.3**

|  |                   |
|--|-------------------|
| Signature of Certified Insurance Agent | Date (mm/dd/yyyy) |
| Print Name                             |                   |

### Step 5 Read & sign this application.

- I am signing this application under penalty of perjury, which means I've provided true answers to all of the questions to the best of my knowledge. I know that I may be subject to penalties under federal law if I intentionally provide false or untrue information.
- I know that my information on this form will only be used to determine eligibility for health coverage and will be kept private as required by law. If I'm eligible, it will be used to help me enroll.
- I know that I must tell Covered California for Small Business if anything changes from what I wrote on this application. I can call my employer, my employer's Covered California Certified Insurance Agent or call (877) 453-9198 to report changes.
- I know that under federal law, discrimination isn't permitted on the basis of race, color, national origin, sex, age, sexual orientation, gender identity, or disability. I can file a complaint of discrimination by visiting [www.hhs.gov/ocr/office/file](http://www.hhs.gov/ocr/office/file).

|                        |                   |
|------------------------|-------------------|
| Signature of Applicant | Date (mm/dd/yyyy) |
|------------------------|-------------------|

Employer \_\_\_\_\_



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## Step 6

Complete this section if you are declining coverage from your employer for you or your dependents.

**I am declining medical coverage for (check all that apply):**

- Self  
 Spouse/Domestic Partner  
 Child(ren) Name(s) \_\_\_\_\_

**I am declining dental coverage for (check all that apply):**

- Self  
 Spouse/Domestic Partner  
 Child(ren) Name(s) \_\_\_\_\_

**Reason for declining coverage:**

- Covered by spouse's/domestic partner's group plan  
 Covered by individual policy  
 Covered by Tricare  
 Coverage is too expensive
- Covered by Medicare  
 Covered by Medi-Cal  
 Covered by other: \_\_\_\_\_

(You may want to contact Covered California at [www.coveredca.com](http://www.coveredca.com) for help in understanding available options and financial assistance in the Covered California Individual Marketplace)

I acknowledge that the coverage available to me has been explained to me by my employer and I have the right to enroll in the coverage offered. I have voluntarily decided not to enroll myself and/or my eligible dependent(s). By declining this coverage I acknowledge that I and/or my eligible dependents will have to wait until my employer's next open enrollment period to enroll or change coverage, unless eligible for a special enrollment period through a qualifying event.

Employee Name \_\_\_\_\_

Signature of Employee \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Employer \_\_\_\_\_

## Step 7

Return your completed, signed application to your employer.

Your employer will send us your application, and we will contact you if we need additional information or to let you know you have been approved for coverage.

If you are not registered to vote where you live now and would like to apply to register to vote today please visit [registertovote.ca.gov](http://registertovote.ca.gov) or call 1-800-345-VOTE (8683).



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Employee Name

Employer Name

## APPENDIX A

## Health and Dental Plan Choices

Important: Please select ONE benefit plan from Medical and/or Dental Choices by filling in the oval  next to the selected plan(s).

**NOTE:** Infertility benefits are available to employer groups when an Employer elects to provide this benefit during open enrollment or renewal periods. If an employer with 20 or more full time employees elects to provide infertility benefits, all plans offered will include this coverage. If an employer with less than 20 full time employees elects to provide infertility benefits, only PPO and EPO plans will include this coverage. Infertility benefits will not be included in HMO plans for groups with less than 20 full time employees.

| Health Plan       | Metal Tier   |  |  |  |
|-------------------|--|--|--|--|
|                   | Bronze   | Silver   | Gold   | Platinum   |
| Blue Shield       | <input type="radio"/> Bronze 60 PPO 6300/65 + Child Dental   | <input type="radio"/> Silver 70 PPO 2250/50 + Child Dental<br><input type="radio"/> Trio Silver 70 HMO 2250/55 + Child Dental  | <input type="radio"/> Gold 80 PPO 350/25 + Child Dental<br><input type="radio"/> Trio Gold 80 HMO 250/35 + Child Dental  | <input type="radio"/> Platinum 90 PPO 0/15 + Child Dental<br><input type="radio"/> Trio Platinum 90 HMO 0/20 + Child Dental                |
| Health Net        | <input type="radio"/> Bronze 60 PPO 6300/65 + Child Dental<br><input type="radio"/> Bronze 60 HDHP PPO 7000/0% + Child Dental                      | <input type="radio"/> Silver 70 HDHP PPO 1400/40% + Child Dental Alt<br><input type="radio"/> Silver 70 Value PPO 1700/50 + Child Dental Alt<br><input type="radio"/> Silver 70 PPO 2250/50 + Child Dental<br><input type="radio"/> EnhancedCare Silver 70 HDHP PPO 1400/40% + Child Dental Alt<br><input type="radio"/> EnhancedCare Silver 70 PPO 2250/55 + Child Dental Alt | <input type="radio"/> Gold 80 PPO 0/30 + Child Dental Alt<br><input type="radio"/> Gold 80 Value PPO 750/15 + Child Dental Alt<br><input type="radio"/> EnhancedCare Gold 80 PPO 1000/30 + Child Dental Alt<br><input type="radio"/> Gold 80 PPO 350/25 + Child Dental | <input type="radio"/> Platinum 90 PPO 0/15 + Child Dental<br><input type="radio"/> EnhancedCare Platinum 90 PPO 250/15 + Child Dental Alt  |
| Kaiser Permanente | <input type="radio"/> Bronze 60 HMO 6300/65<br><input type="radio"/> Bronze 60 HDHP HMO 7000/0%<br><input type="radio"/> Bronze 60 HMO 5400/60 Alt | <input type="radio"/> Silver 70 HMO 2250/50<br><input type="radio"/> Silver 70 HDHP HMO 2500/20%<br><input type="radio"/> Silver 70 HMO 1650/55 Alt<br><input type="radio"/> Silver 70 HMO 2100/55 Alt<br><input type="radio"/> Silver 70 HMO 2600/55 Alt  | <input type="radio"/> Gold 80 HMO 250/35<br><input type="radio"/> Gold 80 HMO 0/30 Alt<br><input type="radio"/> Gold 80 HMO 1000/40 Alt  | <input type="radio"/> Platinum 90 HMO 0/20<br><input type="radio"/> Platinum 90 HMO 0/10 Alt   |
| Oscar             | <input type="radio"/> Circle Bronze 60 HDHP EPO 7000/0% + Child Dental   | <input type="radio"/> Circle Silver 70 EPO 2250/55 + Child Dental<br><input type="radio"/> Silver 70 EPO 1500/50 + Child Dental Alt  | <input type="radio"/> Circle Gold 80 EPO 250/25 + Child Dental<br><input type="radio"/> Circle Gold 80 EPO 0/30 + Child Dental Alt   | <input type="radio"/> Circle Platinum 90 EPO 0/20 + Child Dental   |
| Sharp             | <input type="radio"/> Performance Bronze 60 HMO 6300/65 + Child Dental<br><input type="radio"/> Premier Bronze 60 HDHP HMO 7000/0 + Child Dental   | <input type="radio"/> Performance Silver 70 HMO 2250/50 + Child Dental<br><input type="radio"/> Premier Silver 70 HMO 2250/55 + Child Dental<br><input type="radio"/> Premier Silver 70 HDHP HMO 2500/20% + Child Dental   | <input type="radio"/> Performance Gold 80 HMO 350/25 + Child Dental<br><input type="radio"/> Premier Gold 80 HMO 250/35 + Child Dental   | <input type="radio"/> Performance Platinum 90 HMO 0/15 + Child Dental<br><input type="radio"/> Premier Platinum 90 HMO 0/20 + Child Dental |

\* For health plans that do not include Child Dental, employees have the option to elect a standalone pediatric dental plan. Dependant children are eligible for Pediatric Dental coverage up to age 19.

| Dental Plan               | Pediatric Dental Plans   | Family Dental Plans**  |
|---------------------------|--|--|
| California Dental Network | <input type="radio"/> Childrens Dental HMO   | <input type="radio"/> Family Dental HMO  |
| Delta Dental              | <input type="radio"/> Childrens Dental HMO<br><input type="radio"/> Childrens Dental PPO | <input type="radio"/> Family Dental HMO<br><input type="radio"/> Family Dental PPO |
| Dental Health Services    |  | <input type="radio"/> Family Dental HMO  |
| Liberty Dental            |  | <input type="radio"/> Family Dental HMO  |

\*\* Family dental plans offer both adult only and adult plus child coverage.