
WHAT IS REQUIRED BY CARRIERS

2-50 Eligible Quoting Requirements:

- Total number of employees; number of full time, number of part time, number enrolling (in header section of census form)
- Census to include all full-time benefit eligible employees (including waivers, with waiver reason listed; Medicare, Spouse, Parent, AHCCCS, etc)
- Census must include the following: employee enrollment tier by line of coverage, DOB, gender, and home zip code (not location zip code)
- Census must include all enrolling spouse & children DOB data.
- If group has multiple plans, census must include who is enrolled in which plan.
- Income Type (K1, W2, 1099)
- Number of years in business
- Current & Renewal Rates & SBC's
- Complete Renewal(s), if group has current coverage
- Employer contribution for Employee and Dependents for all Lines of coverage requested.
- Benefit Waiting Periods
- Owner only, Husband/Wife/Domestic-Partner, and Family Only groups may require additional details. **(Eligible Groups include at least one Full-Time, W2 Paid, Non-Owner working in the business. Most carriers require that person to be active on the coverage. Some carriers would consider a 1099 Paid Person rather than W2 paid. For some carriers, this person cannot be a Family Member of the owner's.)**
- Cigna (20+) and Aetna AFA, see Quoting Requirements for 51+

51+ Eligible Quoting Requirements

(Also for alternative funding ~ Aetna AFA 5+, All Savers 5+, Cigna 20+, Humana 10+, National General 2+):

- Total number of employees; number of full time, number of part time, number enrolling (in header section of census form)
- Census to include all full-time benefit eligible employees (including waivers, with waiver reason listed; Medicare, Spouse, Parent, AHCCCS, etc)
- Census must include employees first and last name, enrollment tier by line of coverage, DOB, gender, home zip code (not location zip code)
- Census must include all enrolling spouse & children first and last names, DOB's, genders, and home zip codes
- Income Type (K1, W2, 1099)
- If group has multiple plans, census must include who is enrolled in which plan (including ancillary lines)
- Current & renewal rates & SBC's
- Complete renewal(s), if group has current coverage
- 24 months of detailed claims experience; if group is currently 100+ enrolled OR if group currently has self/level funded type of plan
- Employer contribution
- Benefit Waiting Periods