

Carrier

Requirements



Note: The group cannot be comprised of owner and spouse / domestic partner only.

- Requires an eligible W-2 employee to enroll who is not the owner and not the spouse of the owner.
- Requires two consecutive weeks of payroll records, prior to the effective date, for the eligible W-2 employee.



Note: The group cannot be comprised of owner and spouse / domestic partner only.

- Conditions of Enrollment/Start-Up Companies form
- 30 days of payroll (within 45 days of the effective date)
- Requires an eligible W2 employee or 2 owners on or before the requested effective date.



- Blue Shield will consider Start-Up groups that have been in business and have employed at least one eligible
- common law W2 employee for less than 6 weeks.
- Start-Up Companies/Spin Off Group Eligibility Statement will be required.
- W4 forms for all W2 employees not on payroll are required
- Groups Offering Coverage to Part Time Employees: Newly hired Part Time employees are not eligible for coverage until they meet the 50% of the prior calendar quarter rule in any group scenario



Groups established less than 90 days before the effective date will need to submit at least 30 days of -payroll records



1-4 Life groups (enrolling)

- The 1 common-law employee must have 4 weeks of payroll prior to the requested effective date 2-4 life groups (enrolling)
 - At least 1 common-law employee with a minimum of 4 weeks of payroll prior to the requested effective date. Remaining employees must be on payroll for at least 1 week on or prior to the requested effective date Remaining payroll to complete a month due by the last day of the month of the requested effective date.
 - If the owner and common-law employee are enrolling, owner documents and 4 weeks of payroll for employee are required

5+ Life groups (enrolling)

- Majority (3 out of 5) enrolling are common-law employees.
- Payroll from start date to current. If not available, at least 1 week of payroll is required for approval. Remaining payroll to complete a month is due by the last day of the month of the requested effective date.
- Owner docs (if owners are not on payroll with eligible wages)
- -Majority (3 out of 5) enrolling are owners.
- 1 common-law employee on payroll for 4 weeks prior to the requested



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At least 1 eligible W-2 employee on payroll for a minimum of 30 days. Cannot be comprised of owner and spouse/domestic partner only.

- *Note: Groups with 2 weeks of payroll can be reviewed on an exception basis*



Note: The group cannot be comprised of owner and spouse / domestic partner only.

- Group size distinction for startup guidelines removed. Startup guidelines are 2 weeks of payroll, on or before the effective date, regardless of group size.

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	<p>Note: (Sole Props & Partnerships): Owners/Partners and their Spouses/Domestic Partners do not count as the eligible employee. (Corporations & LLCs): A single owner may count as the eligible W2 employee who will appear on payroll with eligible wages.</p>
	<p>Note: The group cannot be comprised of owner and spouse / domestic partner only.</p> <ul style="list-style-type: none"> ▪ When written alongside another carrier, MediExcel will accept the same requirements as the other CA carrier. ▪ Made the Promo Permanent - Will Accept 1 enrolled EE on Plans Platinum 90 and Gold 80
	<p>Minimum eligible W-2 employee. Start-up groups require a minimum of 6 weeks of payroll.</p>
	<p>Note: The group cannot be comprised of owner and spouse / domestic partner only.</p> <ul style="list-style-type: none"> ▪ All groups must be true Start-Up. An existing group that just hired their first W2 is not eligible. ▪ The group must be in business 6 weeks prior to the requested effective date and provide at least 2 weeks of payroll. ▪ IRS or Secretary of State letter indicating issued tax ID number is required to support evidence of time in business. ▪ Evidence of time in business must also be supported by payroll records. The payroll records must cover the 2 weeks preceding the requested effective date for at least one eligible employee. ▪ The group must have and maintain business licenses and/or appropriate state filings allowing the company to conduct business in the state of California. ▪ Owner Only Start-up Groups are not eligible.