

Express Enrollment

Effective August 2017

Introducing **Express Enrollment**, our commitment to increasing access to affordable health care by simplifying underwriting for you and your clients.

Groups with **five or more** enrolling employees can take advantage of our Express Enrollment underwriting.

We're extending our 25% Relaxed Participation requirement

Add specialty plans – dental, vision, and life insurance – with the same low 25% requirement!

No DE 9C required! *You can complete a new group submission with just the following:*

- Master Group Agreement (MGA)
- Eligibility/Participation Attestation Form
- Member Spreadsheet or paper Employee Enrollment and Refusal of Coverage Forms
- Check / Check by FAX Form
- Prior carrier bill

We're waiving requirements for:

- Owners Compensation documentation
- Ownership documentation

We've added flexibility in required documents:

Submit **Refusal of Coverage** for groups offering Blue Shield alongside another carrier using:

- Other carrier's bill, or
- Other carrier's employee enrollment form, or
- Standard Blue Shield of California Refusal of Coverage form

Doing Business As (DBA) documentation can be submitted using:

- Group's business check if the DBA is printed on the check, or
- Check-by-Fax form with group's voided business check if the DBA is printed on the copy of the voided check, or
- Fictitious Business Name Statement form

Early Bird Submissions

Groups requesting an effective date two to three months out that are not eligible to submit under the new "No DE 9C" requirements will only need to submit the most recent DE 9C available.

In the past year, we've also introduced a few other changes to our underwriting policies that are also designed to make doing business with Blue Shield easier.

Participation requirements waived for Trio-only medical plans

Enroll a group with even just one member when selecting only Trio medical plans, and the participations requirement can be waived. Specialty plans can also be added with participation requirements waived when offered alongside Trio-only medical plans.

Quick Match

We offer streamlined life insurance underwriting by matching renewal rates from the group's current life insurance company.

Start-up groups

Underwriting will determine the start date of the business based on the hire date of the eligible common law employee for active businesses that did not have a common law employee and were required to document a common law employee for 50% of the prior calendar quarter.

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While we strive to make underwriting as easy as possible through Express Enrollment, there are some underwriting and program rules and regulations:

Groups with one to four enrolling employees must meet our standard underwriting requirements. Groups selecting Trio plans only have the minimum participation requirement waived, but must meet all other standard underwriting requirements.

If a business's prior carrier bill differs from enrollment by more than 10%, the DE 9C may be required.

Start-up groups, groups with both union and nonunion employees, and groups without prior group coverage are not eligible for Express Enrollment.

We will conduct random audits of Express Enrollment groups with five to nine enrolled employees.

Standard recertification processes will apply. We reserve the right to recertify based on business needs.

We reserve the right to request documents when eligibility verification is required for:

- Owners Compensation documentation including: K-1, Schedule C, etc.
- Ownership Documentation including: Submission of Statement of Information, filed ownership or tax documents, Owner Affidavit.

The **25% Relaxed Participation requirement** is applicable when a minimum of five employees enroll and the group is written alongside only one other carrier. For specialty plans, Blue Shield must be the sole carrier.

Quick Match is available for new business groups of 51-100, and for renewing Blue Shield medical groups of 25-100. The group must enroll or be enrolled in a Blue Shield of California medical plan. The incumbents' life insurance renewal rate to be installed must be \$.010 to \$.030 cents per thousand.

Start-up groups must meet all small group requirements except for the length of time that the group has had one eligible common law employee.

- Blue Shield will consider start-ups with four or fewer employees that have been in business for a minimum of at least four weeks. Evidence of time in business and eligibility must be supported by payroll records. The payroll records must cover the four weeks preceding the requested effective date for at least one eligible common law employee.
- Blue Shield will consider start-ups with five or more employees that have been operating for at least one pay period. Evidence of time in business and eligibility must be supported by payroll records. The payroll records for the most recent pay period for the eligible common law employees are required.

The following Express Enrollment programs are available immediately:

- Waived requirement for DE 9C, Owners Compensation documentation, and Ownership documentation
- 25%/5+ enrolling participation requirement
- Trio-only plans waived participation requirement
- Early bird submissions
- Quick Match

The following Express Enrollment programs are permanent underwriting changes:

- Flexible document requirements for Refusal of Coverage and DBA submissions
- Start-up group start date based on hire date of eligible common law employee