

Employer Group Plan Submission Checklist

A prospective group must submit proper documentation to demonstrate its qualification as a Small Business under California state law. The documentation required by CCHP is listed in the “Group Enrollment Checklist” below. Please use this checklist to assure your client’s submission is complete, including the initial premium payment.

A new group must demonstrate it has been in business for a minimum of six (6) weeks, with a least one (1), but not more than fifty (50) employees working an average of thirty (30) hours per week. A new group is eligible for guaranteed issue and renewability when the requirements are met and continue to be met under the Affordable Care Act (ACA) and the California Small Group legal requirements.

Group Enrollment Checklist

To ensure prompt processing, please make sure to include the following documents:

All documents below must be submitted at the time of application.

- A signed original Employer Group Application
- A copy (all pages) of the most recent state Quarterly Wage and Tax Report (DE9C).
 - If the group has not been in business long enough to have a DE9C, six weeks of payroll, including withholdings, may be submitted.
 - For all employees that don’t appear on the current DE9C, a copy of the most recent payroll is required.
 - Copy of Worker’s Compensation.
 - To reconcile the DE9C, please indicate next to each employee’s name one of the following:
 - T** Terminated (including termination date)
 - E** Eligible and enrolling
 - W** Eligible and waving coverage
 - S** Seasonal
 - PT** Part Time
 - WP** Waiting Period (include date of hire for those in waiting period)
 - TEMP** Temporary Employees
- A copy of the current carrier’s most recent billing statement (including all pages). Employees appearing on the current bill with a reported termination date of 90 days or greater will be required a COBRA application or waiver form to be completed as verification of their eligibility to continue or decline coverage.
- Enrollment forms completed and signed by all eligible employee(s) enrolling / waving coverage.
- If Medicare is primary, a copy of each employee’s Medicare card is required to verify enrollment in parts A and B. A copy of the Medicare card is also required to confirm participation requirements.
- First month premium check made payable to CCHP.
- If Broker is involved to require Broker of Record.

Proof of Ownership documentation: Required for all groups enrolling and owner-only groups of any size when the owners do not appear on the DE9C or payroll records. Must list each person's first and last name. Paperwork must be filled out with the state or country documentation may include:

Sole Proprietorship:

- California Business License
- Fictitious Business Name Statement, if any
- Most recent IRS Schedule C (Form 1040)

Partnership / LLP:

- California Business License (showing all names)
- Fictitious Business Name Statement (showing all names), if applicable
- IRS Schedule K-1 (Form 1065) for all enrolling partners or Partnership Agreement signed by each partner.

Corporation:

- Articles of Incorporation
- Statement of Information
- S-Corps: IRS Schedule K-1 (Form 1120S) for all enrolling owners/officers.
- C-Corps: IRS Form 1120 (pages 1 & 2) which includes "Schedule E"

LLC:

LLC Agreement signed by all managers/members/parties or copies of appropriate tax returns (follow the guidelines for an S-Corp, Partnership or Sole Proprietorship based on how the LLC was formed)

Submit to:

Sales Department
Chinese Community Health Plan
445 Grant Avenue, Suite 700
San Francisco, CA 94108
T: (415) 955-8800 ext. 3256
F: (415) 955-8819
sales@cchphealthplan.com
www.cchphealthplan.com

OR

Submit to your Agent:

Please Retain a Copy of the Application for Your Records

New/Start-up Businesses

New/Start-up Businesses represent a unique opportunity. These groups typically meet all the underwriting requirements with the exception of the length of time they've been in business. CCHP will give consideration to groups that have been in business for at least six (6) weeks, but retains the right to defer the group until the California Small Group legal requirements have been met. To obtain approval for a New/Start-up Business, the following may be required:

- Payroll records or applicable filings indicating the length of time the group has been in business. These documents must span the twelve (12) weeks preceding the effective date and demonstrate one or more eligible employees for the entire period. Payroll records must include all pages for all pay periods and list the following:
 - o Company name;
 - o Date of pay periods; and
 - o Employee names, wages paid, withholdings and grand totals
- Individual payroll/pay stubs, estimated payroll, payroll summaries or handwritten journals are not deemed acceptable.

This documentation is used to verify that the prospective client is a legitimate, active small group eligible for coverage. The information is also used to verify that an owner, officer or partner is actively engaged in the business for eligible for coverage. CCHP may conduct online searches to validate filings and other documentation. CCHP may decline a group for coverage if a search is not successful.

Sole Proprietorship (Individual & Husband/Wife)

In order to qualify for group coverage, a business must have a minimum of one (1) DE9C/payrolled employee. As such, a Sole Proprietor or Husband/Wife Only entity will not qualify for group coverage with CCHP.