UNDERWRITING GUIDELINES

These are general guidelines to follow for writing new groups

1) The company must conduct its business year-round and not be seasonal in nature.
2) An employer / employee relationship must exist for eligibility. Groups applying for coverage 
   without a Federal ID number must produce evidence of legal business status.
3) Eligible employees must be employed on a full time basis with at least 30 hours per week.
4) Employees must have earnings reported on a W-2 or 1099.
5) Employer must contribute at least 50% of the single premium.
6) COBRA and disabled persons eligible for coverage must be included and noted in the census for 
   rating purposes. COBRA participants cannot exceed 10% of all covered subscribers.
7) Waiting periods are the first of the month, not to exceed 90 days.
8) No more than 15% of the covered subscribers can be located outside of the primary BHP service 
   area.
9) The employer must attest to the small group or large group status by signing the rating page. 
   The rating page is an attachment to the group contract.
Participation Guidelines
75% of net eligible with a minimum enrollment of 50% of total eligible. A group that has a total eligible size of two or three must have 100% participation. Net eligible equals total eligible less waivers. Waivers include other group or governmental coverage. For small group only, new groups can enroll for coverage effective on January 1, regardless of participation.

Effective April 1, 2017, Baptist Health Plan will only provide small group coverage of a 2 person employer group when there is at least one W-2 employee who is not a lawful spouse of the owner and does not have any ownership in the company.

Small Group (2 to 50 full time equivalents)
In addition to the general guidelines for Small Groups the following apply:
1) Small group new business quoting is exclusively done on the broker application tool found on our website. A broker ID and password is required. Please contact our marketing department if you have trouble accessing the rating tool.
2) The following information is needed:
   a) Census including name of employees and dependents, their date of birth or age, employer address and zip code, tobacco use and effective date
   b) No coverage for retired or early retirees

Large Group (51 to 99 full time equivalents)
1) Current census as noted above including plan designation if multiple option program. Electronic excel spreadsheets are preferred.
2) A complete quote request form submission. While rates and benefits are required on this form a copy of the incumbent’s rating and general benefit design is preferred.
3) A complete Group Health Questionnaire submission.
4) Large Group Underwriting Forms are required for virgin groups.
5) No coverage for retired or early retirees.

Large Group (100 + full time equivalents)
1) In addition to the 51 – 99 group size required data, we require claims experience to include subscribers, members, medical and rx claims on carrier letterhead for the last twenty four months broken down annually, but preferably by month if available.
2) Individual large claim information above $25,000 for the experience period to include diagnosis and prognosis.

Submission of a sold group
1) Group Contract Application.
2) Enrollment / Change Form including Waiver of Coverage section completed on enrollment form
3) Final rate sheet signed.
4) Check for first month’s premium for small group submission.
5) UI – 3 ( most recent quarterly wage & tax ) for small group submission.
6) Attestation documentation for waiving pediatric dental coverage for small group submission.
7) Signed Group Contract.