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How are cases submitted to the carrier?

Anthem Blue Cross Blue Shield

Carrier Submission Portal + Census Enrollment

Prominence Health Plan

Email Submission + Census Enrollment

Prominence Association Health Plan

Email Submission + Census Enrollment

How are waivers submitted?

Anthem Blue Cross Blue Shield

Spreadsheet

Prominence Health Plan

Copy of the completed form is required - ID cards may be required to support participation

Prominence Association Health Plan

Copy of the completed form is required - ID cards may be required to support participation

Is a copy of the voided check required with the electronic debit form?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

No

Does this carrier accept live checks for the first month's premium?

Anthem Blue Cross Blue Shield

Yes, however EFT is preferred. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a track-able shipping method to: Anthem Blue Cross Blue Shield Attn: Underwriting 9133 W Russell Road Las Vegas NV 89148

Prominence Health Plan

Yes, however EFT is preferred. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the Group Name or Policy Number on the memo line of the check. Please mail using a track-able shipping method to: Prominence Health Attn: Premium Billing 1510 Meadow Wood Lane Reno NV 89502

Prominence Association Health Plan

Yes, however EFT is preferred. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the Group Name or Policy Number on the memo line of the check. Please mail using a track-able shipping method to: Prominence Health Attn: Premium Billing 1510 Meadow Wood Lane Reno NV 89502

Does this carrier check the Nevada Secretary of State website to confirm Corporations, LLC's and LP's are Active and in Good Standing with the state?

Anthem Blue Cross Blue Shield

Yes

Prominence Health Plan

Yes

Prominence Association Health Plan

No. Requires proof of Association Membership (a receipt is acceptable)

What does this carrier accept to prove eligibility for New Hires of Established Groups with a filed QWTR?

Anthem Blue Cross Blue Shield

Will require payroll if Date of Hire suggests payroll is available.
Will accept W4 if employee has not been paid yet

Prominence Health Plan

Will require payroll if Date of Hire suggests payroll is available.
Will accept W4 if employee has not been paid yet

Prominence Association Health Plan

No eligibility documents are required

What does this carrier accept to prove eligibility for Owners not on Payroll? (Please note: Owner(s) name(s) must be on all eligibility documents listed as acceptable)

Anthem Blue Cross Blue Shield

*Documentation requirements for each business type		
Business type	In business more than 3 months	In business less than 3 months
C Corporation	Nevada Employer's Quarterly Contribution and Wage Report	Payroll records and Articles of Incorporation
S Corporation	Nevada Employer's Quarterly Contribution and Wage Report* or K-1 for shareholder's income	Payroll records and Articles of Incorporation
Partnership	K-1 for partner's income or Schedule SE (self-employment tax) or Form 1065 Partnership Return and Nevada Employer's Quarterly Contribution and Wage Report for employees	Partnership Agreement and SS-4 (application for tax ID) and payroll records
Limited liability company (LLC)	May file as either a C Corporation or a Partnership (refer to above)	May file as either a C Corporation owner or a Partnership (refer to above)
**Sole proprietorship	Schedule SE and Schedule C filed Form 1040 (tax return) and Nevada Employer's Quarterly Contribution Report for salaried employees	Payroll records and SS-4 or appropriate tax ID verification. A sole proprietor can use a Social Security number instead of getting a new tax ID number
Independent contractor	Signed 1099 Addendum Form, a complete list of all 1099 contractors, and four weeks of current payment documenting active FT 1099 status.	Signed 1099 Addendum Form, a complete list of all 1099 contractors, and four weeks of current payment documenting active FT 1099 status.
Farm	Form 1040 and Schedule F or K-1. Farms can also file Form 1041, 1065 or 1065B	Payroll records and SS-4 or Articles of Incorporation, Partnership Agreement, etc.
Nonprofit organization	Form 940 or Form 990	Articles of Organization and IRS confirmation of nonprofit status

Prominence Health Plan

Business Type	In Business More than 90 Days	In Business Less than 90 Days* (or if documents not yet filed)
C Corporation	Nevada Employer's QW&T Report	- Payroll records - Articles of Incorporation
S Corporation	Nevada Employer's QW&T Report or K-1 for shareholder's income	- Payroll records - Articles of Incorporation
Partnership	K-1* for partner's income or Schedule SE (self-employment tax) or Form 1065 Partnership Return and Employer's QW&T	- Partnership Agreement and SS-4 (application for Tax ID) - Payroll records
Limited Liability Company, LLC	May file either as a C Corporation or Partnership (refer to above)	May file either as a C Corporation or Partnership (refer to above)
Sole Proprietorship	- Schedule SE and Schedule C filed 1040 (tax return) - Employer's QW&T for salaried employees - Sole Proprietor Form	Payroll records and SS-4 or appropriate Tax ID verification. A sole proprietor can use SSN instead of obtaining a new Tax ID number.
Farm	- Form 1040 and Schedule F or K-1 - Farms can also file Form 1041, 1065 and/or 1065B	Payroll records
Non-Profit Organization	Form 940 or Form 990	- Articles of Incorporation - IRS confirmation of non-profit status
Start-Up Groups	Not applicable	- Payroll records - Business license - Articles of Incorporation (A new business cannot be accepted until payroll records are available)

Prominence Association Health Plan

No eligibility documents are required

Is Large Group to Small Group considered New Business?**Anthem Blue Cross Blue Shield**

Yes, a new Employer Application will be required. The Large Group policy will be terminated upon approval of the new Small Group business

Prominence Health Plan

No

Prominence Association Health Plan

N/A - There is no AHP Large Group product

What is the minimum enrollment requirement if the group has Out-Of-State employees?**Anthem Blue Cross Blue Shield**

At least 50% minimum enrollment must reside in Nevada or in an Anthem Blue Cross Blue Shield-defined service area. In addition, at least one eligible employee (either enrolling or waiving) must reside in Nevada

Prominence Health Plan

Out Of State employees cannot exceed 50% of in-state enrolled

Prominence Association Health Plan

Out Of State employees cannot exceed 50% of in-state enrolled

Prior Carrier Bill required at submission?**Anthem Blue Cross Blue Shield**

No

Prominence Health Plan

No

Prominence Association Health Plan

No

Is Workers' Compensation Requested on the Employer Application?**Anthem Blue Cross Blue Shield**

Not requested on the Employer Application

Prominence Health Plan

Yes. Only confirmation that company offers Workers' Compensation is requested

Prominence Association Health Plan

Yes. Carrier name & policy number are required

Does this carrier require a General Agency Relationship (GAR) to be set in place prior to submitting the case to the carrier?**Anthem Blue Cross Blue Shield**

Yes. A GAR between the broker and Word & Brown General Agency must be established prior to submitting their first case together to Anthem Blue Cross Blue Shield. Please reach out to your Word & Brown Sales Representative to establish this

Prominence Health Plan

No

Prominence Association Health Plan

No

Can the Principal Executive Office be Out of State?**Anthem Blue Cross Blue Shield**

Yes with a letter of explanation on the Out of State address. Group must be located in Nevada

Prominence Health Plan

Yes with a letter of explanation on the Out of State address. Group must be located in Nevada

Prominence Association Health Plan

Yes with a letter of explanation on the Out of State address. Group must be located in Nevada

Is an Individual Taxpayer Identification Number (ITIN) acceptable if an employee does not have a Social Security Number (SSN)?

Anthem Blue Cross Blue Shield

Yes. Please note: ITIN/SSN's are not required for dependent spouse/children

Prominence Health Plan

Yes. Please note: ITIN/SSN's are not required for dependent spouse/children

Prominence Association Health Plan

Yes. Please note: ITIN/SSN's are not required for dependent spouse/children

Is a Private Household an Eligible Industry?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

Yes.

Group must have its own Federal Tax ID number. The owner is never considered an eligible employee of his own household

Prominence Association Health Plan

No

Are handwritten DETR/Quarterly Wage Reports acceptable?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

Does not require a DETR/Quarterly Wage & Tax Report.

Are Union Employees eligible?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

No

Can Court Ordered Dependents enroll without the Employee being enrolled?

Anthem Blue Cross Blue Shield

No.

The employee is required to enroll with the court ordered dependent

Prominence Health Plan

No.

The employee is required to enroll with the court ordered dependent

Prominence Association Health Plan

No. The employee is required to enroll with the court ordered dependent

1099 Employees Eligible?

Anthem Blue Cross Blue Shield

Yes.

No more than 50% of the group's eligible population can be 1099 contractors. Contribution and eligibility requirements must be the same as taxed employees

- The employer must have at least one taxed employee, with tax documents that verify the company is a valid business
- The new submission must include a complete list of all 1099 contractors, four weeks of current payment documenting active FT 1099 status, and a completed Eligibility Requirements Form for Groups Covering 1099 Contractors

Prominence Health Plan

Yes.

1099 employees are accepted by signing the 1099 Affirmation Form and must have at least two W2 employees

Prominence Association Health Plan

Yes.

1099 employees are accepted by signing the 1099 Affirmation Form and must have at least two W2 employees.

Are Commission Only Employees eligible?

Anthem Blue Cross Blue Shield

Yes

Must show full time wages

Prominence Health Plan

Yes

Must show full time wages

Prominence Association Health Plan

Yes

Must show full time wages

Is a 15th of the Month Effective Date allowed?

Anthem Blue Cross Blue Shield

Yes, with no limitations

Prominence Health Plan

No

Prominence Association Health Plan

No

Does 100% Employer Contribution require 100% participation?

Anthem Blue Cross Blue Shield

Yes. Suggestion: Drop employer contribution to 99%

Prominence Health Plan

No. Valid or invalid Waivers are allowed as long as group meets participation

Prominence Association Health Plan

No. Valid or invalid Waivers are allowed as long as group meets participation

Part-Time employees eligible?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

No

Are Hawaii Employees Considered Eligible?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

No

Are Employees in Puerto Rico, U.S. Virgin Islands, and Guam eligible?

Anthem Blue Cross Blue Shield

No

Prominence Health Plan

No

Prominence Association Health Plan

No