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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. Copy of check required for Word and Brown Underwriting review. Please provide tracking information upon submission

### **Prominence Health Plan**

Yes, however EFT is preferred. Copy of check required for Word and Brown Underwriting review. Please provide tracking information upon submission

### **Prominence Association Health Plan**

Yes, however EFT is preferred. Copy of check required for Word and Brown Underwriting review. Please provide tracking information upon submission

## 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	<ul style="list-style-type: none"> <li>Payroll records</li> <li>Articles of Incorporation</li> </ul>
S Corporation	Nevada Employer's QW&T Report or K-1 for shareholder's income	<ul style="list-style-type: none"> <li>Payroll records</li> <li>Articles of Incorporation</li> </ul>
Partnership	K-1* for partner's income or Schedule SE (self-employment tax) or Form 1065 Partnership Return and Employer's QW&T	<ul style="list-style-type: none"> <li>Partnership Agreement and SS-4 (application for Tax ID)</li> <li>Payroll records</li> </ul>
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	<ul style="list-style-type: none"> <li>Schedule SE and Schedule C filed 1040 (tax return)</li> <li>Employer's QW&amp;T for salaried employees</li> <li>Sole Proprietor Form</li> </ul>	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	<ul style="list-style-type: none"> <li>Form 1040 and Schedule F or K-1</li> <li>Farms can also file Form 1041, 1065 and/or 1065B</li> </ul>	Payroll records
Non-Profit Organization	Form 940 or Form 990	<ul style="list-style-type: none"> <li>Articles of Incorporation</li> <li>IRS confirmation of non-profit status</li> </ul>
Start-Up Groups	Not applicable	<ul style="list-style-type: none"> <li>Payroll records</li> <li>Business license</li> <li>Articles of Incorporation (A new business cannot be accepted until payroll records are available)</li> </ul>

### 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