



Small Group Medical Submissions Wage and Tax Required Documents

As part of the group enrollment process, we require that small groups enrolling in medical coverage submit tax documentation to verify that the group meets the eligibility requirements for healthcare coverage.

NOTE: Proof of ownership is also always required when an (enrolling or waiving) eligible owner is not listed on the submitted Quarterly Wage & Tax Report (QWR) or two-week/quarterly payroll.

Organization Type	Time in Business	Required Tax Documents	Ownership Documents
C-Corporation	Less than 1 year	<ul style="list-style-type: none"> Articles of Incorporation, filed with the state listing all enrolling officers' names IRS TIN Letter Two-week or quarterly payroll if filed 	---
	1 year or more	<ul style="list-style-type: none"> Quarterly Wage and Tax Report <u>OR</u> Quarterly payroll <i>Note: 2 week payroll for any New Hire not on quarterly payroll</i> 	Required if Owner is not listed on QWR <ul style="list-style-type: none"> IRS Form 1120 (pages 1-2) Include Schedule G, Form 1125-E, or Schedule K-5 to identify owner(s)
S-Corporation	Less than 1 year	<ul style="list-style-type: none"> Articles of Incorporation, filed with the state listing all enrolling officers' names IRS TIN Letter Two-week or quarterly payroll if filed 	---
	1 year or more	<ul style="list-style-type: none"> Quarterly Wage and Tax Report <u>OR</u> Quarterly payroll <i>Note: 2 week payroll for any New Hire not on quarterly payroll</i> 	Required if Owner is not listed on QWR <ul style="list-style-type: none"> Schedule K-1 (IRS Form 1120S) for all owners
Partnership/LLP	Less than 1 year	<ul style="list-style-type: none"> Partnership Agreement signed by all partners IRS TIN Letter Two-week or quarterly payroll if filed 	---
	1 year or more	<ul style="list-style-type: none"> Quarterly Wage & Tax Report <u>OR</u> Quarterly payroll <i>Note: 2 week payroll for any New Hire not on quarterly payroll</i> 	Required if Owner is not listed on QWR <ul style="list-style-type: none"> Schedule K-1 (IRS Form 1065) for all owners <u>OR</u> Partnership Agreement signed by all partners if the K-1 form has not been filed
LLC	Less than 1 year	<ul style="list-style-type: none"> LLC Agreement signed by all owners IRS TIN Letter Two-week or quarterly payroll if filed <i>for all employees not bound by the LLC Agreement</i> 	---
	1 year or more	<ul style="list-style-type: none"> Quarterly Wage & Tax Report <u>OR</u> Quarterly payroll <i>Note: 2 week payroll for any New Hire not on quarterly payroll</i> 	Required if Owner is not listed on QWR <ul style="list-style-type: none"> Schedule K-1 for all owners <u>OR</u> Schedule C (IRS Form 1040) for all owners

Sole Proprietorship	Less than 1 year	<ul style="list-style-type: none"> • Business License • IRS TIN Letter • Two-week or quarterly payroll if filed for all employees not on license 	---
	1 year or more	<ul style="list-style-type: none"> • Quarterly Wage & Tax Report <u>OR</u> • Quarterly payroll • <i>Note: 2 week payroll for any New Hire not on quarterly payroll</i> 	Required if Owner is not listed on QWR <ul style="list-style-type: none"> • Schedule C (IRS Form 1040) <u>OR</u> • Schedule E (IRS Form 1040) NOTE: If enrolling spouse of sole proprietor is not on the quarterly wage & tax, a W2, payroll or Self-Employment form is required
Non-Profits / Religious	---	<ul style="list-style-type: none"> • Most recent quarter IRS Form 941 • Two-week or quarterly payroll if filed 	---
Farms	---	<ul style="list-style-type: none"> • Schedule F (IRS Form 1040) • Two-week or quarterly payroll if filed 	---

NOTES:

Quarterly Wage & Tax Reports (QWR) submitted must be from the most recent quarter. All pages must be provided.

Payroll Records:

- If a two-week/quarterly payroll statement is submitted, it must list the company name, reflect a current two-week/quarterly pay period, and include a list of all employees indicating wages paid, withholdings and grand totals.
- Handwritten or estimated payroll, individual payroll/pay stubs or W-2, W-3, W-4, W-9's are not acceptable.
- Payrolls prepared by a payroll company must include supporting documentation showing this.

New hires that are written in on the wage and tax report cannot comprise more than 50% of the total eligible employee count. If new hires exceed 50%, a current two-week payroll is required.

Indicate the employment or eligibility status for each employee on any submitted QWR or payroll records with these abbreviations:

A – Any Employee Applying for Coverage **W** – Employee Waiving Coverage **P/T** – Part-Time Employees

T – Terminated Employees **S** – Seasonal Employees **WP** – Waiting Period Employees
NH – New Hire

EXCEPTIONS:

- **Start-up groups:** For a group that has been in business for less a year and depending on their organization type, we will require their formation documents, IRS TIN Letter, and a two-week payroll.
- **Group of 10+ enrolling employees** may submit the Participation Certification Form in lieu of the Quarterly Wage and Tax Report.
 - **CA groups of 3+ enrolling employees may submit the “CA”** the Participation Certification Form in lieu of the DE9c.
- For groups associated with any other entities that are eligible to file a combined tax return under Section 414 of the Internal Revenue Code, a Common Ownership Certificate will be required to verify eligibility.
- Specialty products sold without medical will require the same above mentioned.

Information subject to change. UnitedHealthcare and affiliates reserve the right to request proof of ownership, additional payroll or supporting tax documentation on any submission.

