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CALIFORNIA - NEW GROUP

SUBMISSION CHECKLIST

PLEASE NOTE: This checklist is provided as a guide. The carrier may require additional items and documentation. Please refer to the carrier's underwriting guidelines for a complete list of requirements. Please use the latest version of forms.

Our goal is to process your new group enrollment easily and efficiently in order to provide you and your client with a quick approval. The following list outlines the health plan's case submission requests:

☐ **Employer Application**
The Employer Application must be current and completed in its entirety. The most current application can be found at account.kp.org.

☐ **Supporting Business Documents**
All enrolling groups must provide documentation that shows they're eligible to do business in California. Refer to the New small group eligibility guide to determine which documents are needed by which business entity type. See *Additional Enrollment Tips* for enrolling officers/owners.

☐ **DE 9C/payroll**
All groups with 1-5 eligible employees, that filed with the EDD, must provide a current and reconciled DE 9C to show an employer-employee relationship. To reconcile, note the status of each employee directly on the DE 9C. Payroll will only be accepted for:

- startups.
- new hires (*New Employee Eligibility* form may be used for employees hired within the last 45-days who can't be verified with at least 2 weeks of payroll.
- low-wage validation.

Groups with 6+ eligible employees aren't required to submit a DE 9C.

Note: The *Payroll Attestation* form may be used for companies that can't provide the minimum 2 weeks payroll requirement

☐ **Initial payment**
Complete the Electronic Transfer for Initial Payment (EFT) form for the first month's payment (with the option to set up recurring autopay). The initial payment is processed within 5 to 7 business days of contract activation. As an alternative, groups can submit a copy of their first month's payment check. Kaiser Permanente Small Business doesn't accept credit card payments. **Once they've received confirmation of enrollment**, they need to mail the live check, with the group ID in the memo line to:

Kaiser Foundation Health Plan, Inc.
File number 5915
Los Angeles, CA 90074-5915

(Continued)

After approval, prior carrier termination letter must be submitted by the employer or broker.

Important Reminder: To help your client comply with ACA requirements, provide a copy of the appropriate Summary of Benefits and Coverage (SBC) to each employee at the Enrollment Meeting, via email or by posting on an internal company website. For the most recent information regarding Kaiser Permanente's SBCs, contact your Word & Brown representative.

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☐ **Employee applications and/or declinations**
Each eligible employee must provide an enrollment application or declination of coverage. Forms can be found at account.kp.org. Employers can complete the Employer Attestation Declination of Coverage form to list all eligible employees who decline coverage, rather than individual declinations

☐ **Breakaways and re-enrollment**
- Groups breaking away from an existing business may only do so when they're **not** eligible to file joint state taxes.
- Affiliates will be written under the parent group in the event that they **are** eligible to file joint state taxes.

Groups should update their current contract with the Account Management team if they're:

- With similar owners/contacts, physical location, and/or members (regardless of new company name and/or tax ID)
- Not breaking away from an existing group that remains active with enrolled membership.

☐ **Enrolling owners/offices**
Enrolling owners/officers are eligible for coverage when at least one W-2 employee (it doesn't include a sole proprietor or their spouse, and a partner or their spouse) has a minimum of 6 weeks of eligible payroll. The W-2 employee can enroll or waive valid group coverage. Enrolling owners/offices who aren't on payroll must provide support documentation.

Refer to the New small group eligibility guide to determine which documents are needed.

☐ **Electronic Signatures**
We accept electronic signatures that indicate a document control number for each e-signature. Common platforms that are accepted include DocuSign, Adobe Sign, EaseCentral, Employee Navigator, ProApply, and Verisign. Some platforms may not have a document control number listed on the form. If that's the case, the confirmation page must be provided.

☐ **Groups with employees in Northern and Southern California**
A group with 6+ enrolling members outside of the group's home region will be set up with 2 contacts. Rates will be determined based on the headquarters of the group.

☐ **PPO options**
Kaiser Permanente allows one PPO plan option per contract and must be the sole carrier. Groups with PPO enrollment can't exceed 30% of enrollment on the PPO plan option.