

W2 ENROLLMENT REQUIREMENTS

Carrier	Guidelines
⇔ aetna	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
Anthem.	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be spouse/domestic partner of the owner/officer
blue 🕡	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner/officer
CaliforniaChoice® Your Health. Your Choice.®	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
Cigna _® + oscar	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
health net	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner or spouse of the owner
*** KAISER PERMANENTE®	W2 common law employee may waive as long as group meets all participation requirements
United Healthcare	Requires W2 common law employee to enroll unless the group is a true Owner Only Group with no W2 common law employees W2 cannot be owner/officer or spouse/domestic partner of the owner/officer

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier Please refer to the carrier guidelines for additional information