

Underwriting Scenario	Carrier Response
Cannabis Industry Carrier Acceptance Requirements	Group needs to meet all eligibility and participation requirements Due to the nature of business, personal checks are acceptable in lieu of business check
Cigna + Oscar Takeover Promotions	No Underwriting Promotion or Broker Bonus available
Common Ownership/Affiliated Companies	Copies of the filed/stamped Statement of Information are required for each group to prove common ownership A letter from the employer's accountant/CPA stating that all business entities have the ability to file taxes together Common Ownership group must meet the definition of a small employer when combined
Participation Requirements	Standalone: 1-4 enrolled employees requires 60% participation 5+ enrolled employees requires 25% participation Alongside Another Carrier Requires a minimum of 5 employees to enroll in Sharp Can write alongside multiple carriers as long as the employer has 5 enrolling with Sharp As a reminder, Cross Border plans are not considered a wrap
Professional Employer Organization (PEO) Requirements	Guideline for staying with a PEO A DE9C/Quarterly Wage Report from the PEO is required if the PEO provides them for its employer groups If the PEO does not prepare a DE9C/Quarterly Wage Report for each employer, a copy of the sub-group's PEO payroll or invoices for the last three months, showing sub-group name and co-employed individuals. OR A copy of the sub-group's payroll and invoices for two weeks for startup groups, showing PEO and sub-group name and co-employed individuals Guideline for leaving a PEO Provide the group's payroll or the PEO's payroll. The group also must meet all other Sharp Health Plan small group underwriting guidelines For groups leaving a PEO that are currently covered through Sharp, no additional documentation will be required
Quarterly Wage Report/DE9C Requirements	DE9C/Quarterly Wage Report is required for groups with 1-4 enrolling Groups with 5+ enrolling, no DE9C/Quarterly Wage Report is required
Start-up group Requirements	Requires one week of payroll prior to the requested effective date An existing group that just hired their first W2 qualifies as a Start-Up. Letter from the employer confirming this is their first W2 employee with date of hire and group effective date will be required
W2 Enrollment Requirements	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
Waiting Period Options	The employer is responsible for administering the waiting period for new hires which shall not exceed the waiting period permitted by applicable state or federal law
What is considered a Valid Waiver?	Spousal Group Coverage Parental Group Coverage Medicare Medi-Cal TRICARE Other employer sponsored and cross border coverages Waivers are not required at the time of submission. Only waiver reasons are required if submitting a DE9C/Quarterly Wage Report for 1-4 enrolling or when Payroll is needed
Will the carriers write a Spouses Only/Domestic Partner Only Group? (No other eligible W2 employees)	No Spouses only/domestic partner only groups are not eligible for coverage
Will the carriers write an Owner Only Group? (No other eligible W2 employees)	No Sharp will not write a group without at least 1 non-owner W2 employee