

Association Health Plan

Underwriting & Enrollment Requirements

Open Enrollment/Quoting Period

Small employer groups can enroll into an Association Health Plan throughout the year. Anniversary dates vary depending upon the organization offering the Association Health Plans.

Renewal Dates

Dates vary depending upon the organization offering the Association Health Plans.

- CAWA-California Auto Workers Association- January 1
- NBA-Nevada Builders Alliance – June 1
- RSCC – Reno Sparks Chamber of Commerce – September 1
- CCBA- Clark County Bar Association – October 1
- WCBA – Washoe County Bar Association – October 1
- NLA – Nevada Landscape Association – October 1

Benefit Plans

Employer groups have a variety of benefit plans to choose from. Please refer to organization-specific documents for detailed plan designs. Employer groups can enroll into three plans or less.

Counties

Employer groups must be domiciled in designated counties specific to the industry association. Counties are Washoe, Carson City, Douglas, Lyon, Storey, Clark and Nye. AHP's are not offered in the "Rurals".

Membership

At the time of enrolling in the Association Health Plans, employer groups must be members of the designated industry association.

Group Types

- Employer groups must be in business at least six (6) weeks with (proof of business license and establishment date).

Group Size / Enrollment (including in-state and out-of-state requirements)

- Small Employer Groups – Two to 50 full-time eligible employees.
- Minimum Enrollees – Two full-time enrolled employees, unrelated and after creditable coverage waivers. One employee groups are not allowed. If the enrollment drops to one (1) person enrolled, the group will not be eligible for the Association Health Plan and will be terminated.
- Participation – 75%. Waivers with creditable coverage may be required, under Underwriting discretion.

- Document the number of employees who waive due to creditable coverage as well as those employees that are waiving without coverage on the Master Application.
- Group Contribution – 50%
- Out-of-state - Out-of-state employees cannot exceed 50% of in-state employees enrolled.
- No Husband/wife groups allowed.
- Management/Area Carve-outs – must have 10 subscribers enrolled. Area Carve-outs must have a Nevada domiciled business address/no private residence.
- Documents to Complete – Master Application, Member Enrollment forms, ACH form for premium billing, and waivers.

Rates

- Quoted rates are subject to change and are based on a group's **final enrollment census**.

Quoting Process

Quote – Complete the provided census sheet and submit to php-groupquotes@uhsinc.com.

Member details include:

- Gender & date of birth
- Zip Code of business location.
- Zip code for all that are enrolling
- Enrollment tier (Employee - EE; Employee Spouse - ES; Employee & Child- EC; Employee & Family - EF)
- Current carrier
- Current renewal date

Enrollment - Complete the provided enrollment forms and submit to PHPsalesteam@uhsinc.com

- Master Group Application
- New Enrollment Member Enrollment forms (Spanish Available)
- New Member Continuity of Care forms (if applicable) (Spanish Available)
- Premium payment: Complete the Prominence ACH form to process your initial and monthly premiums.

Prominence
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