

1099 EMPLOYEE REQUIREMENTS

Carrier	Requirements for Start-Up Groups
Anthem. BlueCross BlueShield	A 1099 Addendum – applicable for 1099 individuals. 1099 contractors are eligible for coverage with the following requirements: No more than 50% of the group's insurance eligible population can be 1099 contractors 1099 employees are not eligible for life and disability benefits All present and future 1099 contractors are subject to the same eligibility requirements as taxed employees The employer must contribute the same amount for 1099 contractors as for all other employees qualifying under NRS 689C The employer must have at least one taxed employee, with tax documents that verify the company is a valid business The new group submission must include a complete list of all 1099 contractors, four weeks of current payment documenting active FT 1099 status, and a completed Eligibility Requirements Form for Groups Covering 1099 Contractors
Prominence Health Plan	1099 employees are accepted by signing the 1099 Affirmation Form and must have at least two W2 employees

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

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