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## How are cases submitted to the carrier?

### **Aetna**

Email Submission + Census Enrollment.

### **Anthem**

Carrier Submission Portal + Census Enrollment +  
Electronic Data Interchange (EDI).

### **Blue Shield of California**

Carrier Submission Portal + Census Enrollment.

### **CaliforniaChoice**

Email Submission + Application Programming Interface (API).

### **Health Net**

Carrier Submission Portal + Census Enrollment.

### **Kaiser Permanente**

Application Interface API.

### **UnitedHealthcare**

Carrier Submission Portal.

## How are waivers submitted?

### **Aetna**

Included in the Census Enrollment.

### **Anthem**

Copy of completed waivers are required when necessary.

Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission.

### **Blue Shield of California**

Included in the Census Enrollment.

### **CaliforniaChoice**

Copy of completed waivers are always required.

### **Health Net**

Included in the Census Enrollment when necessary. Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required submission.

### **Kaiser Permanente**

Waivers are not required at time of submission.

### **UnitedHealthcare**

Loaded into Carrier Submission Portal.

**Is a copy of the voided check required with the electronic debit form?**

**Aetna**

No.

**Anthem**

No.

**Blue Shield of California**

No.

**CaliforniaChoice**

Yes. A Bank Letter with Group Name, Routing Number and Account Number may be substituted.

**Health Net**

No.

**Kaiser Permanente**

No.

**UnitedHealthcare**

Not required with initial submission. May be requested at the carrier's discretion.

**Does this carrier accept live checks for the first month's premium?**

**Aetna**

No.

**Anthem**

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to Anthem Blue Cross Attn: Small Group Underwriting 21215 Burbank Blvd Ste 100 Woodland Hills CA 91367.

**Blue Shield of California**

Yes. Unable to load group into Submission Portal if group uses a live check. Group installation will be subject to additional processing time. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to Blue Shield of California Attn: Small Group New Business 3021 Reynolds Ranch Pkwy Lodi, CA 95240.

**CaliforniaChoice**

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to California Choice Attn: Small Group Underwriting 721 S Parker Rd Ste 140 Orange, CA 92868.

**Health Net**

No.

*(continued on pg. 4)*

**Does this carrier accept live checks for the first month's premium? (continued from pg. 3)**

**Kaiser Permanente**

Yes. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to:

Kaiser Foundation Health Plan Inc PO Box 741562 Los Angeles, CA 90074.

**UnitedHealthcare**

Not allowed for Micro Groups (3 or fewer eligible). Allowed for groups of 4 or more eligible. A copy of the completed live check is required for initial Word & Brown Underwriting and Carrier review. It is the responsibility of the Broker/Employer to overnight the live check to the carrier once the group is approved including the policy number. Please mail using a trackable shipping method to:

UnitedHealthcare of California Wells Fargo Bank E2001-049 Lockbox 843118 3440 Flair Drive El Monte, CA 91731.

**Does this carrier check the California Secretary of State website to confirm corporations, LLCs and LPs are active and in good standing with the state?**

**Aetna**

Yes.

**Anthem**

Yes.

**Blue Shield of California**

Yes.

**CaliforniaChoice**

At their discretion.

**Health Net**

At their discretion.

**Kaiser Permanente**

Yes.

**UnitedHealthcare**

Yes.

**What does this carrier accept to prove eligibility for new hires of established groups with a filed DE 9C?****Aetna**

2 weeks of most current payroll

**Anthem**

Letter of Explanation signed by owner on company letterhead listing employee name, date of hire, hours worked and wage.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

**Blue Shield of California**

Fully completed W-4 form for the current year if payroll is not yet available. Date of hire on the W-4 form must support the new hire status.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

**CaliforniaChoice**

Fully completed W-4 form for the current year if payroll is not yet available. Date of hire on the W-4 form must support the new hire status.

Will require 4 weeks of most current payroll if the date of hire suggests 4 weeks of payroll is available.

**Health Net**

2 weeks of the most current payroll.

**Kaiser Permanente****1/1/26-5/1/26 effective dates:**

**1-5 enrolling:** Fully completed W-4 form for the current year if payroll is not yet available. Date of Hire on the W-4 form must support the new hire status. Will require 2 weeks most recent payroll, if date of hire suggests payroll is available

Payroll not required for 6+ enrolling

**6/1/26 effective dates:**

**1-5 enrolling:** Will require 2 weeks most recent payroll or paystub with date of hire noted for the new hire

Payroll not required for 6+ enrolling

Groups with enrolling non-emancipated minors are required to submit a Payroll Attestation form.

**UnitedHealthcare**

2 weeks of the most current payroll. Company-wide payroll will be required for groups with 2 or more new hires.

**Is Large Group to Small Group considered new business?****Aetna**

No.

**Anthem**

Yes. There are no General Agency restrictions. The General Agency submitting the segment transfer will be tied to the new policy.

Large Group policy must be terminated before the Small Group policy goes into effect.

**Blue Shield of California**

No.

**CaliforniaChoice**

N/A. CaliforniaChoice does not offer a Large Group product

**Health Net**

No.

**Kaiser Permanente**

No.

**UnitedHealthcare**

Yes. The General Agency in the Large Group segment will transfer over. Same General Agency must be in place for the life of the case. If there is no General Agency currently attached to the existing Large Group, then a GA can be added to the group during the segment transfer process.

Large Group policy must be terminated in order for UnitedHealthcare to approve.

**For groups that do not qualify for a No DE 9C/  
Quarterly Wage Report Promotion/Guideline: Is the  
Wage & Tax Report required for each state with  
eligible employees?**

**Aetna**

Yes.

**Anthem**

Yes.

**Blue Shield of California**

No. Company-wide payroll journal report may be required.

**CaliforniaChoice**

Yes.

**Health Net**

Yes.

**Kaiser Permanente**

Yes.

**UnitedHealthcare**

Yes.

**Does this carrier require 51% of eligible employees  
to reside in California?**

**Aetna**

Yes.

**Anthem**

Please reach out to your Word & Brown Sales Representative.

**Blue Shield of California**

Please reach out to your Word & Brown Sales Representative.

**CaliforniaChoice**

Yes.

**Health Net**

Yes.

Please reach out to your Word & Brown Sales Representative as exceptions may be allowed if CA has the highest eligible count of any state. Exception must be obtained during the quoting process. Please provide Carrier Exception email with submission to Word & Brown Underwriting.

**Kaiser Permanente**

No, however, only 49% maximum out of state enrollment is allowed.

**UnitedHealthcare**

No.

If the group does not meet 51% eligible in CA then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled.

**What does this carrier accept to prove eligibility for owners not on payroll?**

Please note: Owner(s) name(s) must be on all eligibility documents listed as acceptable.

**Aetna**

Fictitious business name filing for all business types.  
 Filed Certificate of Organization for LLCs or LLPs.  
 Filed Business License for sole proprietors, partnerships, or LLPs.  
 Statement of Information, Articles of Incorporation, or Statement by Domestic Stock including name of owners for corporations.

**Anthem**

Anthem Eligibility Statement for each owner and:

- Fictitious Business Name filing
- Current CA Business License or
- Schedule C for Sole Proprietors

Partnership Agreement and Federal Tax ID appointment letter for Partnerships or LLPs.  
 Statement of Information, for corporations and LLCs. Articles of Incorporation with stamped meeting minutes listing the names of the officers may be considered for corporations.

**Blue Shield of California**

Blue Shield Owner Eligibility Statement for each Owner and:

- Fictitious Business Name filing
- Current CA Business License or
- Schedule C for Sole Proprietors

Partnership Agreement or Partnerships or LLPs.  
 Statement of Information for Corporations and LLCs or Operating Agreement for LLCs.

**CaliforniaChoice**

Owner/Partner Statement for each owner and if less than 5 medically enrolled or majority owners enrolled:  
 Fictitious Business Name filing or Current Business License for Sole Proprietors.  
 Partnership Agreement, Statement of Partnership Authority or Certificate of Limited Partnership for Partnerships or LLPs.  
 Statement of Information for Corporations or LLCs.

**Health Net**

Fictitious Business Name filing or Current Business License for Sole Proprietors.  
 Fictitious Business License, Partnership Agreement (at Health Net's discretion to accept), Statement of Partnership Authority or Certificate of Limited Partnership for Partnerships or LLPs.  
 Statement of Information for Corporations or LLCs or Articles of Organization including the Operating Agreement for LLCs.

**Kaiser Permanente**

Business License or Fictitious Business Name Filing for Sole Proprietors, or Qualified Joint Venture.  
 Business License, Fictitious Business Name Filing, or Statement of Partnership Authority (filed) for Partnership  
 Business License, Fictitious Business Name Filing, or State-certified application to register an LLP for LLP  
 Statement of Information for Corporations or LLCs

**UnitedHealthcare**

If in business for less than 1 year: Business License. If in business for more than 1 year: IRS Schedule C Form 1040 is required for Sole Proprietors. A Schedule E will be required if the Sole Proprietorship is in the business of renting commercial property.  
 If in business for less than 1 year: A Partnership Agreement for Partnerships or LLPs. If in business for more than 1 year: Schedule K-1 Form 1065. Partnership Agreement and copy of the filing extension is acceptable if current year has not yet been filed.  
 If in business for less than 1 year: Articles of Incorporation for Corporations. If in business for more than 1 year: IRS Schedule K-1 Form 1120s (S Corp). Form 1120 Pages 1 and 2 and IRS 1120 Schedule G and IRS Form 1125-E (C Corp). If the IRS form does not include all owners, a letter from the owners' lawyer or CPA identifying all owners and their percentage of ownership is acceptable.  
 If in business for less than 1 year: LLC Agreement for LLCs. If in business for more than 1 year: Schedule K-1 or Schedule C.  
 Additionally: Churches must file IRS Form 941 or 940 and Farms must file IRS Schedule F Form 1040.

**Is a prior carrier bill required at submission?**

**Aetna**

No.

**Anthem**

No.

**Blue Shield of California**

No.

**CaliforniaChoice**

No.

**Health Net**

No.

**Kaiser Permanente**

No.

**UnitedHealthcare**

No.

**Is Workers' Compensation requested on the employer application?**

**Aetna**

Not requested on the employer application.

**Anthem**

Not requested on the employer application.

**Blue Shield of California**

Yes. Only confirmation all employees are covered by Workers' Compensation to the extent required by law is requested.

**CaliforniaChoice**

Yes. Only Workers' Compensation carrier name is requested.

**Health Net**

Yes. Workers' Compensation carrier name and number of employees not on Workers' Compensation is requested. Further information may be requested upon review.

**Kaiser Permanente**

Yes. Workers' Compensation carrier name and policy number are requested on the employer application.

**UnitedHealthcare**

Yes. Workers' Compensation carrier name and names of owners/partners not covered by Worker's Compensation is requested.

**Does this carrier require a General Agency Relationship (GAR) to be set in place prior to submitting the case to the carrier?**

**Aetna**

No.

**Anthem**

Yes. A GAR between the broker and Word & Brown General Agency must be established prior to submitting their first case together to Anthem. Please reach out to your Word & Brown Sales Representative to establish this.

**Blue Shield of California**

No.

**CaliforniaChoice**

No.

**Health Net**

No.

**Kaiser Permanente**

No.

**UnitedHealthcare**

No.

**Can the principal executive office be out-of-state?**

**Aetna**

Yes, with an explanation on the out-of-state address. Group must be located in CA and have a California address on the appropriate state filing documents.

Owner/Officer signing the Employer Application must be a California resident for tax purposes.

**Anthem**

Yes, with an explanation on the out-of-state address.

Group must be located in California and have a California address on the appropriate state filing documents.

**Blue Shield of California**

No. Group must have their Principal Executive Office in California appearing on the appropriate state filing documents. There are no exceptions to this rule.

**CaliforniaChoice**

No. Group must have their Principal Executive Office in California appearing on the appropriate state filing documents. There are no exceptions to this rule.

**Health Net**

Yes, with an explanation on the out-of-state address.

Group must be located in California.

**Kaiser Permanente**

Yes with an explanation on the out-of-state address.

Group must be located in California and have a California address listed on the appropriate state filing documents. If no California address on state filing, California address on FBN or Business License is acceptable.

**UnitedHealthcare**

Yes, with an explanation on the out-of-state address.

Group must be located in California and have a California address listed on the appropriate state filing documents.

## Is an Individual Taxpayer Identification Number (ITIN) acceptable if an employee does not have a Social Security Number (SSN) and are these required for dependents?

### **Aetna**

Yes. Aetna will also require a copy of the Consular ID Card. ITIN/SSNs are required for dependent spouse and children 17 years of age or older. ITIN/SSNs are not required for children 0-16 years of age.

### **Anthem**

Yes. Please note: ITIN/SSN's are not required for dependent spouse/children but Social Security Number Exception Request Form will be required.

### **Blue Shield of California**

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

### **CaliforniaChoice**

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

### **Health Net**

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

### **Kaiser Permanente**

Yes. Please note: ITIN/SSNs are not required for dependent spouse/children.

### **UnitedHealthcare**

Yes. Will also require the SSN Attestation Form explaining employee has ITIN. Please note: ITIN/SSNs are not required for dependent spouse/children but form will still be required.

## Is a private household an eligible industry?

### **Aetna**

Exception to review is required by the carrier first.

Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply.

### **Anthem**

Yes. Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply.

### **Blue Shield of California**

No.

### **CaliforniaChoice**

Yes. Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.

The owner is never considered an eligible employee of their own household.

All other standard paperwork requirements and underwriting guidelines apply.

*(continued on pg. 11)*

**Is a private household an eligible industry?**

*(continued from pg. 10)*

**Health Net**

Yes. Group must have its own Federal Tax ID number, file a DE9C on a quarterly basis and maintain a Workers' Compensation policy for all employees.. If group has not been in business long enough to have a DE9C, they must provide the DE-1HW, EDD email or letter showing the employer account number and 2 weeks of company-wide payroll. Property owners requesting to enroll along with their employees must submit the Proof of Eligibility Statement for Household Employers attesting to the fact that they meet the definition of an eligible employee. Household employers are not eligible for Underwriting Promotions.

All other standard paperwork requirements and underwriting guidelines apply.

**Kaiser Permanente**

No.

**UnitedHealthcare**

No.

**Are Union employees eligible and what are the Union group size requirements?**

**Aetna**

No. The total size of the group (union and non-union) cannot be more than 100 full-time equivalents (FTE).

**Anthem**

Only if the Collective Bargaining Agreement confirms the group must offer coverage to their union employees. A copy of the agreement is required. If Union are eligible, the total size of the group (union and non-union) cannot be more than 100 employees. If Union are not eligible only the Non-Union employees will count toward the total group size and cannot be more than 100 employees.

**Blue Shield of California**

No. The total size of the group (union and non-union) cannot be more than 100 employees.

**CaliforniaChoice**

Only if the Union Contract states that Union members can seek coverage outside of the Union benefits. A copy of the contract is required. The total size of the group (union and non-union) cannot be more than 100 employees.

**Health Net**

Yes. The total size of the group (union and non-union) cannot be more than 100 employees.

**Kaiser Permanente**

Only if the Collective Bargaining Agreement confirms the group must offer coverage to their union employees. If Union are eligible, the total size of the group (union and non-union) cannot be more than 100 Full Time and Full Time Equivalent. If Union are not eligible only the Non-Union employees will count toward the total group size and cannot be more than 100 Full Time and Full Time Equivalent.

**UnitedHealthcare**

No. The total size of the group (union and non-union) cannot be more than 100 employees.

**Can court-ordered dependents enroll without the employee being enrolled?**

**Aetna**

No. The employee is required to enroll with the court-ordered dependent.

**Anthem**

No. The employee is required to enroll with the court-ordered dependent.

**Blue Shield of California**

Yes. Court documents may be requested.

**CaliforniaChoice**

No. The employee is required to enroll with the court-ordered dependent.

**Health Net**

No. The employee is required to enroll with the court-ordered dependent.

**Kaiser Permanente**

No. The employee is required to enroll with the court-ordered dependent.

**UnitedHealthcare**

No. The employee is required to enroll with the court-ordered dependent.

**Are commission-only employees eligible?**

**Aetna**

Yes. As long as they are W-2 and earning full-time wages. A copy of the Employment Contract will be required.

**Anthem**

Yes. As long as they are W-2 and earning full-time wages.

**Blue Shield of California**

No.

**CaliforniaChoice**

No.

**Health Net**

Yes. As long as they are W-2 and earning full-time wages.

**Kaiser Permanente**

Yes. As long as they are W-2 and earning full-time wages.

**UnitedHealthcare**

Yes. A completed Commissioned Employees form must be completed and a year-to-date payroll ledger showing earnings for the commissioned employees must be submitted.

**Is a 15th of the month effective date allowed?**

**Aetna**

Yes, with no limitations.

**Anthem**

Yes, with no limitations.

**Blue Shield of California**

No.

**CaliforniaChoice**

No.

**Health Net**

Yes, but must be coming off of a 15th of the month effective date with mid-month billing cycle with current carrier. Proof of this is required.

Groups will be given a 12 ½ month cycle and therefore will change to a 1st of the month effective date at renewal.

First month of coverage will be pro-rated 53% of total monthly premium as Health Net bills on a 30 day cycle. First binder check received should cover 6 weeks of premium.

**Kaiser Permanente**

No.

**UnitedHealthcare**

Yes. Must be offering PPO only.

**Does 100% employer contribution require 100% participation?**

**Aetna**

Yes, minus valid waivers.

Suggestion for invalid waivers: Drop employer contribution to 99%

**Anthem**

No. Valid or invalid waivers are allowed as long as group meets participation.

**Blue Shield of California**

Yes, minus valid waivers.

Suggestion for invalid waivers: Drop employer contribution to 99%.

**CaliforniaChoice**

No. Valid or invalid waivers are allowed as long as group meets participation.

**Health Net**

No. Valid or invalid waivers are allowed as long as group meets participation.

**Kaiser Permanente**

No. Valid or invalid waivers are allowed as long as group meets participation.

**UnitedHealthcare**

No. Valid or invalid waivers are allowed as long as group meets participation.

**Groups offering coverage to part-time employees:  
Do part-time employees working a minimum of 20  
hours per week have to be on payroll for 50% of  
the prior calendar quarter to be eligible?**

**Aetna**

Yes. No exceptions.

**Anthem**

No. Newly-hired part-time employees are eligible for coverage.

**Blue Shield of California**

Yes. No exceptions.

**CaliforniaChoice**

No. Newly-hired part-time employees are eligible for coverage.

**Health Net**

No. Newly-hired part-time employees are eligible for coverage.

**Kaiser Permanente**

No. Newly-hired part-time employees are eligible for coverage.

**UnitedHealthcare**

Yes. No exceptions.

**Are Hawaii employees considered eligible?**

**Aetna**

No.

**Anthem**

No.

**Blue Shield of California**

No.

**CaliforniaChoice**

No.

**Health Net**

No.

**Kaiser Permanente**

Yes. Hawaii employees would have to enroll in the PPO network, which is separate from the Kaiser Permanente HMO network.

Kaiser Permanente must be the sole carrier if PPO plans are offered.

**UnitedHealthcare**

Yes. Hawaii employees must be quoted by UnitedHealthcare with employer ZIP code as the Hawaii resident's ZIP code for rating purposes.

There is only 1 Hawaii plan available for Hawaii employees to enroll in: Hawaii Options PPO AGRN 417.

Groups with Hawaii employees are not eligible for the Carrier Submission Portal SAMx and are subject to additional processing times.

## Are employees in Puerto Rico, U.S. Virgin Islands, and Guam eligible?

### **Aetna**

No. Aetna's networks do not cover the United States territories. These employees would not be eligible.

### **Anthem**

Yes. Employees located in the United States territories are eligible for PPO coverage with the exception of Guam.

### **Blue Shield of California**

Yes. Employees located in the United States territories are eligible for PPO coverage.

### **CaliforniaChoice**

Yes. Employees located in the United States territories are eligible through Anthem PPO only.

### **Health Net**

No. Health Net's networks do not cover the United States territories. These employees would not be eligible.

### **Kaiser Permanente**

No. Kaiser Permanente's networks do not cover the United States territories. These employees would not be eligible.

### **UnitedHealthcare**

No. UnitedHealthcare's networks do not cover the United States territories. These employees would not be eligible.