Carrier	Guidelines
♥aetna™	Groups who have more than one business with different TINs may be eligible to enroll as one group if the following are met: • One owner has controlling interest of all businesses to be included • Companies that are affiliated and that are eligible to file a combined income tax return for purposes of state taxation shall be considered one employer • All groups filed under one combined tax return are considered one group • There are 100 or fewer employees in the combined groups • Business with equal controlling interest may be considered if the owners of the company designate an individual to act on behalf of all the groups • A completed Common Ownership form must be submitted • Underwriting reserves the right to final underwriting review and may consider common ownership on a case-by-case underwriting exception All companies in the common ownership group must appear as Active on the California Business Portal
Anthem. BlueCross	Companies that are affiliated and eligible to file a combined tax return for purposes of state taxation shall be considered one employer Common ownership groups must meet the definition of a small employer when combined All companies in the common ownership group must appear as Active on the California Business Portal
blue california	Copies of Articles of Incorporation/Partnership Agreements are required for each group Common ownership groups must meet the definition of a small employer when combined All companies in the common ownership group must appear as Active on the California Business Portal
CaliforniaChoice® Your Health. Your Choice.®	Each company must share a minimum of 50% common ownership Companies must have a related industry (The groups would be able to file payroll taxes jointly) The total number eligible for all combined groups may not exceed 100 Completed Common Ownership Statement Proof of related industries may be required by the Underwriter
Cigna® + oscar	Companies that are affiliated and eligible to file a combined tax return for purposes of state taxation shall be considered one employer A letter from the employer's CPA which states the groups are eligible to file consolidated state tax returns is required Common ownership groups must meet the definition of a small employer when combined
health net™	Small employers qualified to enroll as a single employer are required to submit a letter from a CPA certifying how they are eligible The CPA must not be an owner or employee of the groups seeking coverage The letter must be on CPA letterhead and it must explicitly state how the groups are eligible to enroll under a single policy Allowable reasons for how common ownership groups are eligible to enroll under a single policy: • Affiliated companies that are eligible to file a combined tax return for state taxation • Controlled groups of corporations • Trades and businesses, whether or not incorporated, under common control • Affiliated service groups Common ownership groups must meet the definition of a small employer when combined
KAISER PERMANENTE®	Business entities that are affiliated and eligible to file a combined tax return for purposes of state taxation will be considered 1 employer and must apply as 1 employer Common ownership groups must meet the definition of a small employer when combined All companies in the common ownership group must appear as Active on the California Business Portal
United Healthcare®	Copies of the filed/stamped Statement of Information reflecting all officer/owners, or signed/dated Partnership Agreements listing all partners' names A letter from the employer's CPA stating that all business entities are eligible to file a combined tax return Submission of a completed and signed Common Ownership Certificate form All companies in the common ownership group must appear as Active on the California Business Portal Common ownership groups must meet the definition of a small employer when combined

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

Northern California 800.255.9673 | **Inland Empire** 877.225.0988 | **Los Angeles** 800.560.5614 | **Orange** 800.869.6989 | **San Diego** 800.397.3381   wordandbrown.com

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