Word&Brown

NEVADA - NEW GROUP

SUBMISSION CHECKLIST

Anthem. BlueCross BlueShield

PLEASE NOTE: This checklist is provided as a guide. The carrier may require additional items and documentation. Please refer to the carrier's underwriting guidelines for a complete list of requirements. Please use the latest version of forms.

Our goal is to process your new group enrollment easily and efficiently in order to provide you and your client with a quick approval. The following list outlines the health plan's case submission requests:

- ☐ Employer Enrollment Application – Please ensure all fields within the application are completed, signed and dated. Incomplete applications may be returned, which could delay the processing of your application.
- ☐ Employee Enrollment Form(s) for each eligible employee/dependent enrolling and/or declining coverage. Employees/dependents waiving coverage only need to complete Sections A and F of the application.
- ☐ All signatures and dates must be included and cannot be more than 60 days before the requested coverage effective date.
- ☐ Enrolling Employees who wish to decline coverage for spouse or children must complete section F of Application.
- ☐ A copy of the company's most recent Nevada Employer's Quarterly Contribution and Wage Report – needs to be justified by showing full-time, part-time, seasonal, not yet eligible, terminated, etc.
    - Payroll will need to be submitted for any new hire not listed.
    - If hired within two weeks of group application, a W-4 may be submitted.
    - See chart below for documentation requirements for each business type.
- ☐ The last billing statement listing COBRA/FMLA, if applicable.
- ☐ A completed Electronic Funds Transfer (EFT) Authorization Form for 100% of the first month's premium made payable to Anthem Blue Cross and Blue Shield.
- ☐ 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 vision or life 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.
- ☐ Certificate of Domestic Partnership from the State is required when group is enrolling and offering coverage for domestic partners.
- ☐ Completed New Producer Sub Agreement.

After approval, prior carrier termination letter must be submitted by the employer or broker.

Important Reminder: To help your client comply with ACA requirements, provide a copy of the appropriate Summary of Benefits and Coverage (SBC) to each employee at the Enrollment Meeting, via email or by posting on an internal company website. For the most recent information regarding Anthem's SBCs, contact your Word & Brown Representative.

Documentation requirements for each business type		
Business type	**In business more than 3 months**	**In business less than 3 months**
C Corporation	*Nevada Employer's Quarterly Contribution and Wage Report*	Payroll records and *Articles of Incorporation*
S Corporation	*Nevada Employer's Quarterly Contribution and Wage Report* **or** *K-1* for shareholder's income	Payroll records and *Articles of Incorporation*
Partnership	*K-1* for partner's income or *Schedule SE* (self-employment tax) **or** *Form 1065 Partnership Return* and *Nevada Employer's Quarterly Contribution and Wage Report* for employees	*Partnership Agreement* and *SS-4* (application for tax ID) and payroll records
Limited liability company (LLC)	May file as either a C Corporation **or** a Partnership (refer to above)	May file as either a C Corporation **or** a Partnership (refer to above)
Sole proprietorship*	*Schedule SE* and *Schedule C* filed with *Form 1040* (tax return) and *Nevada Employer's Quarterly Contribution and Wage Report* for salaried employees	Payroll records and *SS-4* or appropriate tax ID verification. A sole proprietor can use a Social Security number instead of getter a new tax ID number
Independent Contractor	Signed *1099 Addendum Form*, a complete list of all *1099* contractors, and four weeks of current payment documenting active FT *1099* status.	Signed *1099 Addendum Form*, a complete list of all *1099* contractors, and four weeks of current payment documenting active FT *1099* status.
Farm	*Form 1040* and *Schedule F* or *K-1*. Farms can also file *Form 1041*, *1065* or *1065B*	Payroll records and *SS-4* or *Articles of Incorporation*, *Partnership Agreement,* etc.
Nonprofit organization	*Form 940* or *Form 990*	*Articles of Organization* and IRS confirmation of nonprofit status
Startup group	N/A	Payroll records, business license, and *Articles of Incorporation* **Note:** We can't accept a brand new business until payroll records are available.