

HUSBAND & WIFE GROUPS

Carrier	Will the carriers write a Husband & Wife Group?
	No Husband & Wife groups are not eligible for coverage
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	Yes Blue Shield will accept Husband & Wife groups as long as both are not owners One of the spouses must be a W2 employee on payroll and not an owner The group cannot be a Sole Proprietor or Partnership Group must be an S-Corporation, C-Corporation or an LLC
	No Husband & Wife groups are not eligible for coverage
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	Yes Kaiser will accept Husband & Wife groups Both Husband & Wife may be owners as long as at least one of the spouses is also a W2 employee on payroll The group cannot be a Sole Proprietor or Partnership Group must be an S-Corporation, C-Corporation or an LLC
	No Husband & Wife groups are not eligible for coverage

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