

## ENROLLMENT CHECKLIST – 1-50 GROUP MARKET

Anthem Blue Cross and Blue Shield recommends submission of applicable new business paperwork listed below by the 20<sup>th</sup> of the month for a 1<sup>st</sup> of the following month effective date. Incomplete submission will result in delays in processing.

### **Employer Materials**

- 1) Signed Copy of proposal (rate sheet). For GHSA and HMO/PPO Basic Plans, please indicate plan or calendar year deductible) on rate sheet).
- 2) Check payable to Anthem Blue Cross and Blue Shield for the first month's premium.
- 3) Complete Application for Group Insurance.
- 4) Copy of the company's last quarterly Connecticut State Income Tax form #UC2/UC5 or Schedule C of your IRS form 1040.
- 5) Last paid bill from prior carrier.
- 6) If HRA sold, need HRA Agreement.
- 7) If GHSA sold and using Mellon Bank – form must be signed and provide an e-mail address of group administrator.

### **Member Materials**

- 1) Complete Member Enrollment forms. Please note common items missed:
  - Member should indicate primary care physician (optional but recommended).
  - Member signature and date on form.
  - Social security numbers for **all members**.
  - For Medicare Supplement, provide a copy of Medicare card indicating A and B coverage and effective date.
- 2) Waiver form for any employees waiving due to spousal coverage or other coverage.
- 3) Family Health Statement
  - Include **all family members** who will be covered.
  - All "yes" answers require an explanation on the reverse side. (May require supplementary medical information).
  - Sign, date and seal in confidential envelope.

### **Anthem Blue Cross & Blue Shield standard underwriting requirements:**

- 100% participation (excluding spousal waivers) for group size 2-9.
- 75% participation (excluding spousal waivers) for group size 10-50.
- Minimum 25% contribution toward employee coverage.
- Sole carrier.
- Plus any other requirements outlined in the proposal.

### ***Medical Loss Ratio***

*For insurance entities, the term "medical loss ratio" refers to the ratio of incurred claims to earned premium for a prior calendar year. The MLR is calculated for managed care (HMO) and PPO/Indemnity plans, one for state law purposes and the other as determined under federal law. For 2011, Anthem's Medical Loss Ratio for state law purposes was 81.0% for HMO plans and 81.4 % for PPO/Indemnity plans. For 2011, Anthem's MLR for federal law purposes was 86.3% for small group plans and 88.3% for large group plans.*

### **If Anthem Life products are sold, we'll need:**

- 1) Completed Anthem Life Employer/Group Application.
- 2) Completed Anthem Life Employee Application.
- 3) Signed Anthem Life Rate Sheet.

### **If mailing paperwork, please include all of the above requirements and send to:**

Anthem Blue Cross and Blue Shield  
108 Leigus Road  
Wallingford, CT 06492  
ATTN: insert Sales Representative's name