



## CASE SUBMISSION CHECKLIST

### STEP 1 – SUBMISSION:

To facilitate the processing of the applications, please include the following requirements:

- Employer Group Application
- Employer Certification (MEC only groups)
- Employer Disclosure Notice (MEC only groups)
- Self-Funding 101 (Buy Up & MVP Groups)
- Employee Enrollment Forms and waivers and/or roster for MEC enrollees
- Copy of Current Carrier Billing if applicable
- Copy of Presented Proposal
- Agent Appointment Paperwork for agents not appointed with quoted carrier
- COBRA paperwork if group will be utilizing our COBRA partner
- Wage and Tax Report (Does not apply to the MEC/MEC+ plans)

\* Additional requirements may be requested by the underwriter to facilitate the processing of a new group. A group will not be issued coverage with outstanding requirements

### STEP 2 – ACCEPTANCE:

Once the above has been scrubbed, underwriting will issue an offer of final rates with the Application for Excess Loss Reimbursement Coverage. Upon acceptance of the final offered rates by underwriting, a new plan sponsor must remit, or sign and return:

- First Month's Premium
- One time set up fee
- Applicable Plan Service Agreement signatures to include Plan Document/Summary Plan Description (SPD), Administrative Service Agreement (ASA), Business Associate Agreement (BAA) and PBM Agreement
- Application for Excess Loss Reimbursement Coverage - *Excess Loss Reimbursement Coverage cannot be issued until the Plan Document/SPD signed by the employer has been received.*

**The following applies to standard excess loss plans or excess loss buy up plans offered alongside the MEC/MEC+ plans. Not applicable for the MEC/MEC+ plans:**

Upon review of the initial medical information, the underwriter may request additional information. This may be a phone call to the applicant and/or spouse, a medical questionnaire to be completed by the applicant, an Attending Physician Statement, a Paramed exam, or information from the Employer to include a Disclosure Notice. The medical risk will then be evaluated. Since self-funded groups are exempt from SGR and guarantee issue HIPAA legislation, a significant rate increase may result in a declination of the group. This would be for the employer's protection.

Health Information Call

A call is made to the applicant when health history is provided on the application and more details are needed to most accurately assess the risk. This phone call is done in lieu of obtaining medical records. We will work with a designated contact person at the employer or agency to coordinate any calls that may be needed.

**Please send required items to PO Box 7809, Visalia, CA 93290**

**Overnight deliveries can be sent to 5429 Avenida de los Robles, Suite A, Visalia, CA 93291**