



2019 MA Small Group Employer Application

Thank you for your interest in ConnectiCare Small-Group Health Insurance. Now that you have found the right plan(s) for your group, here's how to apply for coverage:

1. **Participation:**

There must be a minimum of 75% participation after Spousal, Medicare, Medicaid, Parental, and Individual Coverage waivers. Every eligible employee must complete an enrollment form or waiver form indicating the reason for waiving coverage.

2. **Tax Documents:**

Please submit a copy of the most recently filed tax information as described below:

- A. **Groups with employees (including those residing outside of Massachusetts):** Submit the most recently filed state *Employee Quarterly Earnings Report* for each state as applicable (e.g. MA form WR-1). Indicate status next to each employee name (full-time, part-time, waiving coverage, seasonal, terminated). For any new employees not listed on the taxes, please submit copies of two canceled pay stubs as proof of employment.
- B. **Multiple Owners/Partnership(s):** Form 1065 with K-1 for all partners totaling 100% ownership
- C. **Not-for-Profit Company Exempt from Income Tax Under Section 501(c):** Form 990
- D. **Newly Formed Business:** ConnectiCare New Business Certification Statement Form with a copy of Federal EIN Notification Letter or Sales and Use Tax Permit (if applicable)
- E. **Group that has Filed for Tax Extension:** Copy of filed Application for Automatic Extension of Time (Form 4868) along with a copy of prior year's Tax Filing

Small-Group Case Submission Checklist:

Please use the checklist below as a guide to ensure the timely processing of your application:

- Small-Group Employer Application completed and signed
- Connecticare Enrollment/Change Forms completed by each enrolling employee or Excel Spreadsheet Template. For COBRA participants, employer must indicate the effective date that the employee became eligible for COBRA.
- If enrolling a Domestic Partner, an Affidavit of Domestic Partnership must be included with the Enrollment/Change Form.
- Copy of most recent Tax Filing. Please indicate each employee's status: (full-time, part-time, waiving, terminated, seasonal, etc). Refer to number 2 above for required tax documents.
- Copy of the prior carrier invoice or renewal notice
- Copy of completed and signed Massachusetts Non-Discrimination Certification Form
- Copy of complete quote with employee census indicating plan(s) selected
- Initial premium payment (business check only). Personal checks will not be accepted.

Submit all paperwork to: ConnectiCare Small-Group Installation Unit, 175 Scott Swamp Road, P.O. Box 4050, Farmington, CT 06034-4050 or fax it to: 860-678-5272.

Coverage is provided by and services are administered as follows: In Massachusetts, Group HMO & POS coverage is underwritten by ConnectiCare of Massachusetts, Inc.



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Company Information (all fields required)

Desired Effective Date: _____ Small-Group #: _____
ConnectiCare Use only

Legal Business Name: _____

DBA/Doing Business As (if applicable): _____

Physical Address: _____

City: _____ State: _____ ZIP: _____

Mailing Address/PO Box: _____

City: _____ State: _____ ZIP: _____

Email Address: _____

Phone: _____ Fax: _____ Company Contact: _____

Nature of Business: _____ Federal Tax ID Number: _____

Do you offer coverage for Domestic Partnerships? YES NO

Are you affiliated with another company? YES NO

If YES, relationship type: _____ Number of employees at that location: _____

Organization Type: Corporation Partnership Other: _____

Business Effective Date: _____ Current Ownership Date: _____

enrolling: _____ # with other coverage: _____ # declining coverage: _____ # COBRA: _____

Check #: _____ Amount: \$ _____

New Hire Waiting Period: 0 days 30 days 60 days 90 days

First of the month following new hire waiting period selected

Will coverage be transferring from another carrier? YES NO

If YES, prior carrier name: _____ Proposed termination date: _____

If the prior carrier is ConnectiCare, provide the Group #: _____ Total Replacement? YES NO

(Please include a copy of the prior carrier's most current premium bill.)

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Group Membership Information

Total Number of Full-Time and Full-Time-Equivalent Employees: **(REQUIRED)**

This counting method pertains to the ACA requirement that employers of 51+ offer a qualified health plan with minimum essential coverage. ConnectiCare will use the number of employees from this calculation to determine the product options available starting with the upcoming plan year (Small or Large group). IRS regulations provide detailed rules about this method of calculation; please consult your tax or legal adviser. The following is a **general** description:

The number of employees is determined by adding (1) and (2) below:

1. The number of full-time employees. Full-time is someone employed an average of at least 30 hours per week or 130 hours per month.
2. The number of full-time equivalents (FTEs), which is a combination of employees. An individual employee may not be full-time because he/she is not employed an average of at least 30 hours per week. But in combination, such employees are counted as the equivalent of a full-time employee. *For example, two employees who each work 15 hours per week make up one FTE.* You can also calculate FTEs by aggregating hours worked by non-full-time employees in a month and dividing by 120.
 - To determine group size, look to the size of your workforce in the **prior** calendar year.
 - Affiliated employers with common ownership or those under common control must aggregate their employees for purposes of determining group size.
 - All employees are included for counting purposes—for example, union and non-union employees, employees who are covered by another carrier, employees who have waived coverage, or employees located in other states.
 - The IRS regulations have some special counting rules, such as those for seasonal workers, employees whose hours are difficult to track or whose hours vary, school employers, and companies not in existence in the prior calendar year. Please consult your tax or legal advisor if there are questions or special circumstances.

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Group & Membership Information – continued (all fields required)

Small Employer Certification: Pursuant to state and federal law, carriers need information from an employer to determine if the employer qualifies as a small-group employer under the law. Guaranteed issue and renewability of group coverage are contingent upon the submission of accurate and complete information, and the applicable guidelines being met. Certification of eligibility is required herein and prior to renewal. Your group health plan will become effective only as approved by ConnectiCare.

I hereby certify the employer applying for coverage is a small-group under applicable law in accordance with the employee counts provided to ConnectiCare. I certify that the information herein is true and complete to the best of my knowledge. I also certify that all eligible employees are covered by Worker’s Compensation insurance except when exempt under applicable law and all eligible employees have equal access to ConnectiCare coverage. I agree to immediately notify ConnectiCare of any changes to the information provided herein. On behalf of the employer, I also agree to the terms and conditions of the Group Membership Agreements, including any riders and addendums that govern the plans issued by ConnectiCare to the employer. If we have opted to submit our employee information on an excel spreadsheet we will collect and maintain the written release that is included on paper enrollments for all initial and new enrollments. I understand that false and/or incomplete responses or statements may result in cancellation or rescission of coverage. I acknowledge that ConnectiCare reserves the right to request any reasonable documentation from the employer, its affiliates, subscribers or dependents in order to verify eligibility.

Owner’s Name (Please Print): _____

Owner’s Signature: _____ Date: _____

Broker Information

Agency Name: _____ Broker Name: _____

Address: _____ City: _____ State: _____ ZIP: _____

Phone: _____ Fax: _____

Broker Email Address: _____

Commission Paid to: Agency Broker

Social Security or Tax ID #: _____

Contact Person: _____ Contact Phone Number: _____

Contact Person’s Email Address: _____

ConnectiCare Appointment: YES NO ConnectiCare Sales Rep.: _____

I have reviewed the answers on all applications and forms and I am not aware of any additional information that would affect the underwriting of this case. I agree to immediately notify ConnectiCare of any changes to the information provided herein or if I become aware of any information that could affect the underwriting of this case.

Broker Signature: _____ Date: _____

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Benefit Plan Information:

- **Pharmacy Benefits** are included in all medical plans (refer to benefit summary for plan details).
- **Calendar Year Plans** reset annual benefits and deductibles each January.
- **Contract Year Plans** reset annual benefits and deductibles on the month in which your policy renews.

Hospital Copayment Plans (Calendar Year)

Choice Mass HMO Copay \$40

Choice Mass POS Copay \$40

Hospital Deductible Plans (Contract Year)

Choice Mass HMO Copay \$2000/\$4000

Upfront Deductible Plans

Choice Mass HMO Copay \$1750/\$3500 ded. (contract year)

Choice Mass HMO Copay \$2000/\$4000 ded. (calendar or contract year)

HSA Compatible Plans (Contract Year)

Choice Mass HMO HSA Copay \$3000/\$6000 ded.

Number of plans allowed based on enrolled subscribers:

- Groups of 1-2 enrolled employees may offer one (1) plan design
- Groups of 3-5 enrolled employees may offer any combination of up to two (2) plan designs
- Groups of 6-19 enrolled employees may offer any combination of up to three (3) plan designs
- Groups of 20+ enrolled employees may offer any combination of up to four (4) plan designs

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Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) – All Fields Required

An HSA is a tax-free fund that can be used to pay for qualified medical and/or pharmacy expenses. ConnectiCare has partnered with Health Equity to provide this service for our customers. Benefits include a full integration of enrollment and claim payment.

Would you like to open employee HSA accounts with Health Equity? YES NO

Health Reimbursement Arrangements (HRAs) are arrangements that allow an employer to reimburse for medical expenses paid by participating employees. HRAs reimburse only those items (copays, coinsurance, deductibles, prescription drugs, and services) agreed to by the employer which are not covered by the company's selected standard insurance plan. ConnectiCare has partnered with Health Equity to provide this service for our customers. Benefits include a full integration of enrollment and claim payment.

Would you like to open an HRA account with Health Equity? YES NO

If yes to either of the above, you or your broker should go to connecticare.com/employer/onlineforms.asp and download the HSA/HRA Plan Set-Up and Installation Form.

Send your completed forms to onboarding@healthequity.com or fax to **801-407-1792**.

Will you have an HRA account with another third party Administrator? YES NO

If yes: TPA Name _____

Disclosure of Medical Loss Ratio

The medical loss ratio is defined as the ratio of incurred claims to earned premium for the prior calendar year for managed care plans issued in Massachusetts. Claims shall be limited to medical expenses for services and supplies provided to enrollees and shall not include expenses for stop loss, reinsurance, enrollee educational programs, or other cost containment programs or features. The Federal medical loss ratio has the same meaning as provided in and calculated in accordance with PPACA, PL 111-148, as amended from time to time, and regulations adopted thereunder.

- Federal Medical Loss Ratio for calendar year 2017 for ConnectiCare of Massachusetts, Inc. (CMI):
Individual/Small-Group 104.9%

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MASSACHUSETTS NON-DISCRIMINATION CERTIFICATION

_____ (hereafter, Employer), hereby certifies that as of _____, Employer
Name of employer insert date of issue or renewal of group contract

is in compliance with the provisions of Chapter 58 of the Massachusetts Acts of 2006 that require Massachusetts employers to offer their group health benefit plans on a non-discriminatory basis to employed Massachusetts residents. Specifically, Employer certifies the following:

1. Employer offers the ConnectiCare of Massachusetts (CMI) health benefit plan(s) it has chosen to all of its full-time employees living in Massachusetts.

It is acknowledged that Employer is not required to offer the CMI health benefit plan(s) to retirees or part-time, temporary or seasonal employees as defined within regulations promulgated by the Massachusetts Division of Health Care Finance and Policy regarding the so-called "employer fair share contribution." Further, it is acknowledged that:

- A full-time employee is an employee who is scheduled or expected to work at least the equivalent of an average of 35 hours per week over the applicable base period who is not a temporary employee or a seasonal employee.
- A temporary employee is an employee who is expected to work 12 consecutive weeks or fewer.
- A seasonal employee is an employee who is so recognized by the Massachusetts Department of Unemployment Assistance.

2. Employer does not make a smaller premium contribution percentage for each CMI health benefit plan which it offers to any full-time employee living in Massachusetts than the employer makes to any other full-time employee living in Massachusetts who receives an equal or greater total hourly or annual salary. It is acknowledged that this provision does not apply to any separate contribution percentages for employees covered by collective bargaining agreements. Employer acknowledges that it is permitted to make premium contributions in accordance with the following rules:

- Employer may establish a fixed dollar amount contribution to premium regardless of salary for all full-time employees living in Massachusetts.
- Employer may establish different percentage contributions or fixed dollar contributions for different plan choices, as long as the contributions made with respect to each plan on behalf of full-time employees living in Massachusetts do not differ based on the salary level of those employees.
- Employer may establish greater contribution levels for increasing lengths of service, as long as the schedule of contribution levels is part of a formal employee benefit plan and is designed as a reward for longevity rather than as a pretext for providing better health insurance contributions to more highly paid employees.
- Employer may establish greater contribution levels for employees who participate in company-sponsored health and wellness programs.
- Employer may establish contribution levels for dependents of covered full-time employees living in Massachusetts that differ from contribution levels for full-time employees, provided that the contribution level is the same for all dependents of said full-time employees living in Massachusetts and does not differ based on the salary level of those employees.

Name of employer

Print name of person signing

Title

Group Number

Signature

Date

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