Small Group Submission Aide

(For Groups <51 Lives)

New Business

When writing new business for an account, please ensure that all items listed below are followed. If any of the information is received incomplete, it may delay the underwriting and processing of the group. This could have an impact on the customer's effective date, active status, receipt of identification cards, and billing invoices. Highmark cannot provide coverage if the group refuses to disclose enrollment, contribution, participation information, products offered, UC-2 or any other required documentation necessary for underwriting. Highmark reserves the right to change the customer's effective date or to deny the group (and return all original paperwork to the writing agent) if any information is omitted during the small group application process or if there is failure to provide information requested by Underwriting in a timely manor.

1. **ALL** fields on the Small Group Business Application should be completed accurately and legibly.
2. A Quote ID **MUST** be supplied. The census, SIC, and county should reflect the membership applications submitted and the data supplied on the Small Group Business Application.
3. If the group being submitted is affiliated (commonly owned) with other groups currently enrolled in Highmark products, please provide the other groups numbers and names.
4. Include any comments, unusual situations, and clarifications in the 'Remarks' section on the back of the Small Group Business Application. At Highmark's discretion, a letter from the company may be required detailing unusual situations.

Reminder: All business must be received at Highmark by the end of business on the last day of the month for coverage to be effective as of the first of the second month. Example: Groups effective July 1, 2006, must be received at Highmark no later than May 31, 2006.

Existing Business Changing/Adding Products

When an existing client is changing/adding products, the only paperwork required to be submitted is the Small Group Business Application. The only exceptions to this would be:

1. An existing client with a current in-area product only now adding an OOA product. In this case, all paperwork should be submitted as if new to blue (i.e. tax documentation, membership applications, etc.)
2. An existing client with a current medical only product (that has not been underwritten within 3 years) now adding a vision product. In this case, all paperwork should be submitted as if new to blue (i.e. tax documentation, membership applications, etc.)
3. An existing client that wishes to move between risk pools/associations will need to contact the appropriate Client Manager for rates/rules.

Note: Enrollment applications are required when moving from a non-managed care product to a managed care product. This is due to PCP information being required.

Reminder: If the addition of a product will only be a partial transfer (not total) then it is very important to note in the comments section (or on a separate sheet of paper) which employees are to be moved to the new group. This will ensure proper set-up of membership.

Small Group Submission Aide (con't)

Documentation

All employment documents (UC-2, tax documents, etc.) are to be signed and dated by the owner or officer of the company to verify the accuracy of enrollment status stated by the group.

- ❑ **Include the most recent UC-2 form.** **Please mark appropriately using the key code below.**

Status	Key Code	Comment
Full-time	**FULL**	
Part-time	**PART**	
Terminated	**TERM**	also draw a line through these individuals
Spousal Opt Out	**SP**	include current carrier information
In Probationary Period	**PROB**	include date of eligibility
COBRA enrollee	**COBRA**	include start and end dates of eligibility
Waiving coverage	**WAIVE**	include reason, such as Medicare, military, etc.
New Hire	**NEW**	add to UC-2
Seasonal	**SEAS**	
Retired	**RET**	
Other	**OTHER**	include description, such as owner

Note: If an employee is marked PART, we do not need any other information (ex: Sp, Waive).

- ❑ **New Business.** If the group is a new business, please provide 1) a letter on the group's new letterhead with the start date of the business, 2) a description of their industry, 3) a list of their employees, and hours and duties for each, 4) the EIN identification number as filed on the SS-4 (application for Employer Identification Number).
- ❑ **For those groups that are not required to file a UC-2,** please include payroll records marked appropriately as you would mark a UC-2.
- ❑ **For Sole-Proprietor Groups –** no employees other than the owner, include the most recent Federal Income Tax Schedule C tax return AND a letter with the owner's full-time hours worked per week and duties performed.
- ❑ **For employees not listed on the UC-2 or payroll records;** we require a letter on the company letterhead stating the full-time hours worked per week and duties of each individual and an explanation as to why they are not listed.
- ❑ **Completed Agency Transmittal and Premium Check for One Month's Premium**
- ❑ **For the Small Business Program pool,** make the premium checks made payable to Highmark (Note: Groups enrolling in Keystone must include a check made payable to Keystone Health Plan West). For groups enrolling in an association, the check made payable information may vary.
- ❑ **Membership applications completed in their entirety and signed by the owner of the company.** If applying for any managed care product, please make sure the member fills in all appropriate PCP information and uses the correct applications for the product for which they are applying.
- ❑ **Miscellaneous.** When describing unique circumstances that warrants a separate letter. Examples: Groups moving from experience rating methodology to demographic rating and visa-versa, industry ratings that require clarification, group segmentation or scenarios in which rates are combined, common-ownership, etc.

Submissions for small groups under 51 lives should be mailed to:

Highmark Blue Cross Blue Shield
120 Fifth Avenue
Attn: Small Group New Business Submissions
Suite 1025
Pittsburgh, PA 15222-3099

If submissions are being hand delivered, they should be delivered to the Guards Station in the lobby of Fifth Avenue Place