



# Employer Underwriting Guidelines

Effective 7/1/11

## ALL EMPLOYER GROUPS:

- Employers must be a full time business, engaged in producing income and have a Tax ID number and Quarterly Contribution Return and Report of Wages (Continuation) (DE-9C).
- Employers must contribute a minimum of 50% of the Employee Only premium.
- Employers must provide a copy of their most recent DE-9C or prior carrier bill. Partnerships must provide a copy of their most recent Schedule K.
- If WHA is sole carrier, waiver forms must be completed for eligible employees who waive coverage for themselves and/or their dependents.
- For Employers located outside WHA's licensed service area, eligible employees will be only those who reside within the service area.
- Employers may offer a choice of up to three WHA plan options to their employees. A minimum of three employees enrolled is required. For groups under age-grid rates, there are no participation requirements in each plan. If composite rates are requested, then the multiple plan options and rates are subject to WHA underwriting approval. Two HSA compatible plans cannot be offered side by side within one eligibility class of a group.

## EMPLOYER GROUPS WITH 2-50 ELIGIBLE EMPLOYEES:

- A minimum of 2 employees must enroll in WHA when WHA is offered as a dual option.
- Employer groups with 1 enrolled employee will receive a 1.10 RAF.
- Employer groups with 2 - 9 enrolled employees will receive a 1.00 RAF.
- Employer groups of with 10 – 50 enrolled employees will receive a .90 RAF.
- Employer groups located in Auburn area ZIP codes within Placer county (95602, 95603, 95604, 95631, 95713, 95722, & 95736) will be rated as follows:
  - » Groups under 26 enrolled employees will be rated at 1.10 RAF.
  - » Groups 26 or more enrolled employees will be rated at 1.05 RAF.
- Employer groups located in El Dorado county will be rated at 1.10 RAF.
- Employer groups located outside the WHA service area will be rated at 1.10 RAF.
- Employer groups with no prior group health insurance will receive a .90 RAF (minimum of six months uninsured). This discount does not apply to groups in the Auburn area, El Dorado county or outside WHA's service area.