

<b>AETNA</b>	
<b>Quote</b>	Aetna will not provide a quote for only one person. There has to be at least 1 other employee, with a valid waiver, in order to quote.
<b>NB</b>	<p>* Small employer means a person who employed an average of at least 2 employees but not more than 50 employees on business days during the preceding calendar year and who employs at least two employees on the first day of the plan year. The term includes a governmental entity.</p> <p>* A 2-life group with 1 valid waiver is eligible as long as the Employer Definition is met.</p>
<b>BCBSTX</b>	
<b>Quote</b>	Can be quoted in Blue Access for Producers.
<b>NB</b>	<ul style="list-style-type: none"> <li>• The group must consist of an employer and at least one Common-law (paid on a W-2 basis) employee and that employee can be full time, part time and even seasonal; so that employee can be ineligible, and only the employer applies, thus the one-person group.</li> <li>• Group consists of an employer with one employee and either one of them can waive coverage; thus the one-person group. (1099 contract employees are not considered “common-law employees”)</li> </ul> <p>NOTE: If the company was in business the preceding calendar year, they must have had at least one common-law employee (paid on a W-2 basis) on payroll for the majority of the preceding calendar year in order to qualify for small group coverage this year. (If enrolling for a 1/1/17 eff date, the common-law employee would need to be on payroll for the majority of 2016.)</p> <ul style="list-style-type: none"> <li>• If no employees exist but there is a partnership (proof of partnership –Schedule K1 1065 tax reporting will be required for all partners), we can establish a group health plan and one of the partners can waive coverage.</li> <li>• Sole proprietors will be ineligible under federal rules which means we will no longer write a husband and wife group which is a sole proprietor.</li> </ul> <p><b>EXCEPTION: If both the husband &amp; wife are owners of a true partnership and can provide documentation (only Schedule K-1 1065 for partners, not Schedule K-1 1120S for shareholders) of that partnership (LP or LLP), BCBS will write them as a group.</b></p>
<b>HUMANA</b>	
<b>Quote</b>	Humana doesn't need a second employee but when they quote the 1 person, they duplicate that employee so there are actually 2 showing on the quote, then they put a note on the proposal that due to system requirements they've duplicated the employee and to contact your sales rep. So they will provide a quote with only 1 EE on the census but it ends up being a 2-person quote.
<b>NB</b>	<p>One life groups are acceptable for some medical enrollments. There must be at least 2 eligible employees, one must be waiving due to other coverage.</p> <p>NOTE: <b>Humana will not write husband/wife only group or all family member groups. There must be at least one other eligible non-family member employee eligible to allow coverage.</b></p>
<b>MHEALTH</b>	
<b>Quote</b>	Cannot be quoted
<b>NB</b>	Cannot be sold
<b>SCOTT &amp; WHITE</b>	
<b>Quote</b>	They can quote for 1 person enrolling but there must be a second employee with a waiver. The rating tool does not allow for 1 life quote to be ran.
<b>NB</b>	If the group is one app and one valid waiver, the one-man group is accepted. <b>All owner groups or husband/wife groups must provide TWC report or three of the items listed in number 2 of the Group Employer Data form</b> (and one of those items must be payroll). If they can provide that info, they will be eligible for coverage.
<b>UNITED HEALTHCARE</b>	
<b>Quote</b>	They can quote for 1 person enrolling but there must be a second employee with a waiver. The system does not allow for 1 life quote to be ran.
<b>NB</b>	<b>UHC will write a 1 life group as long as it is not a husband and wife group, where one of them is waiving.</b>