

All Savers Insurance Company

UNDERWRITING SUBMISSION CHECKLIST

To have your prospective group submitted for a medical underwriting review, the following forms and information is required:

- Prior Carrier Name
- Group's Federal Tax ID Number
- Group's prior year ATNE
- Current number of full time employees
- If there are any 1099s participating, please advise which participants. *The max number of 1099s allowed is 25% of the enrolling subscribers.*

There are 6 methods for the medical underwriting:

- **All Savers Employee Applications (groups of 5-9 enrolling)** (EE-AP-0718). The form must be completed in full, answering all questions, completing all boxes. Please pay particular attention to the health questions, making sure an answer is marked for each question 1 – 15, and if answered “yes”, make sure full details including individual’s name, diagnosis, treatment, meds, dates, and prognosis are included. *Incomplete forms will delay the group being submitted for review, so please stress that the forms must be completed in their entirety. Please note, digital signatures are acceptable, but typed in signatures are not.*
- **Competitor Applications** – All Savers will other carrier’s applications for underwriting, as long as the questions are comparable. Must be completed in full, signed and dated. If the competitor apps don’t ask for it, you must request and include heights & weights for all enrolling in coverage, including children. Also, the employer & broker must complete & sign the **Plan Sponsor Certification to All Savers for Release of Information**. If the group decides to accept All Saver’s offer & move forward with issue of coverage, the employees will be required to complete the All Savers Employee Application, but are not required to answer the health questions. No spreadsheet enrollment is available at this time.
- **HB2015 – ONLY ALLOWED FOR GROUPS OF 10 OR MORE ENROLLING, AND ONLY UNDER CERTAIN CIRCUMSTANCES.** The Tier I (monthly premiums vs. claims) & Tier II (large loss report) are required. Must have a minimum of: 10 enrolled as of the last month, 12 months of reporting, and the reports must end with the same month. If a first year group with current carrier, will have to request prior carrier’s reports, with no gap between the two reports. Groups of 10-19 will also be underwritten via GRx (combination of HB2015 & GRx). Member level census is required. If the number enrolling on the effective date increases more than 10% above the number enrolled on the last month of the claims reports, applications are required on the increase.
- **GRx (RX Search)** – Only used on a limited basis: when HB2015 Reports do not meet minimum requirements (must be submitted for UW to determine); groups currently covered with a PEO (claims data not available); and spin off groups where claims data is not available. A member level census must be submitted, and must include Name, DOB, Gender, and home zip code for each employee & dependent.
- **Virgin Groups (all sizes)** – must complete All Savers Employee Applications.
- **Aetna AFA Groups** –
 - Groups of 5-19 enrolling – must complete All Savers Employee Applications.
 - Groups of 20-24 enrolling – must submit claims reports and member level census. Group will be underwritten on GRx, as Aetna does not release sufficient data on groups of less than 25.
 - Groups of 25+ enrolling – submit 12 months of consecutive claims data, to include monthly premium vs. claims and membership, and large claims (\$15k+).

Should you have questions about your specific group, please contact your Sales Rep or Paula Johnson, Director of Underwriting (972-404-2623); or Sarabeth Wynne, Field Underwriter (972-404-2601).

Send completed materials to:

The Insurance Exchange

15660 Dallas Parkway, Suite 500, LB 60 Dallas, Texas 75248

Attn: Underwriting or email your sales rep.