

New Business Checklist for 1+ Plans

PLEASE NOTE: ALL groups with 1-49 enrolling: Agent submission to TGG Solutions is requested no later than the 8th of the month. ALL required documents need to be provided before we can submit to the carrier. Submitting incomplete paperwork may jeopardize the requested effective date.

Group Name:
Agent Name:
Requested Effective Date:

****Make sure all forms submitted are the most current available**** Current forms are available on the New Business section of the TGG Solutions website.

Required New Business Enrollment Forms	SMALL		LARGE	
	BCBSM/BCN	SAD	COMM RATED	SAD
Group Enrollment and Coverage Agreement – Correct Quarter Agreements (First page checklist is also required!)	●	●	●	
Part A signed by agent & group executive; Part A, B & C initialed by Group Executive	●	●	●	●
Group Reimbursement Policy Acknowledgement form signed by agent and group executive			●	●
Medical Loss Ratio and Enrollment Attestation (MLR) form (See back for detailed information)	●		●	
Dental Attestation form (If group has dental coverage elsewhere and wishes to exclude Pediatric Dental)	●			
Employer Group Pharmacy Insurance Carrier Info Sheet (If no RX coverage offered)		●	●	●
Multiple Location Survey (If applicable) NOTE: If multiple FEINs, see back for common control requirements/details	●	●	●	●
Copy of sold quote NOTE: Final rates will be based on final enrollment	●	●	●	●
Are owners or husband/wife the only enrolling contracts? (If yes, see back for required documents)	●	●	●	●
Enrollment Form for each employee enrolling (Signed by both employee and employer). For BCN, include the PCP page.	●	●	●	●
<ul style="list-style-type: none"> SSN's need to be supplied for all spouses and dependents 	●	●	●	●
<ul style="list-style-type: none"> Date of hire, job title, hours worked, and other coverage questions are completed on each form 	●	●	●	●
<ul style="list-style-type: none"> Enrollment spreadsheet in lieu of ECOS; contact the New Business team for details 	●	●	●	●
Medicare info (part A/B effective date, HIC#) for anyone that is on Medicare – MUST be on ECOS form or enrollment spreadsheet	●	●	●	●
Most recent Quarterly Wage Detail Report (MESC 1017/UIA 1028) – label all employees part time, full time, seasonal, termed, etc.	●	●	●	●
Proof of pre-printed Federal ID if not FULLY pre-printed on the QWDR (See back for acceptable means of proof)	●	●	●	●
If company is newly established, and has not yet filed any tax docs or a QWDR:	●	●	●	●
<ul style="list-style-type: none"> provide 1-2 weeks' detailed payroll on each employee, showing taxes being taken out 	●	●	●	●
<ul style="list-style-type: none"> if payroll has not yet been issued, provide a copy of each employee's W4, with the company name and FEIN filled out on each 	●	●	●	●
<ul style="list-style-type: none"> for a single owner, provide a copy of the Articles of Organization/Incorporation 	●	●	●	●
<ul style="list-style-type: none"> if multiple owners, please provide Operating Agreement, showing structure of company and % ownership for each owner 	●	●	●	●
Premium check: must be received at TGG Solutions before group gets approved. Make sure check is made payable to the correct carrier. Mail initial check to: TGG Solutions Attn: New Business, PO Box 140167, Grand Rapids, MI 49514-0167.	●	●	●	●
Alternate Plan Agreement if group is enrolled with multiple carriers			●	●
Plan Sponsor Employer Certification Letter AND Agent Authorization letter (PHI Letter)			●	●
BCN HRA documents (2): HRA Addendum and Administrative Services Contract (ASC). Must also include copy of a voided check.	●		●	
Health Equity Business (Must have "Notification of New CDH Business" form to initiate HEQ setup)	●		●	

Required New Business Supporting Documents and Information for all BCBSM/BCN 1+ Group Plans

Proof of Federal Identification Number

- Must be pre-printed by the Federal or State Government. To obtain pre-printed proof from the IRS Department of Treasury call 800-829-0115 and ask for 147C Verification letter.
- Acceptable proof can be: Federal ID assignment letter, 941 Employer's Quarterly Federal Tax Return, 8109 Federal Tax Deposit Coupon or State Sales Tax License.
- If the supporting docs show an out-of-state address, group must provide a Certificate of Authority to do business in Michigan. To obtain a copy, call 517-241-6470.

Quarterly Wage Detail Report (QWDR MESC 1017/UIA 1028 Form)

- BCBSM/BCN requires a copy of the group's most recently filed QWDR for under 50 enrolling (UIA-1028 or MESC-1017). The QWDR shows the employee name, SSN and wages.
- QWDR with the full pre-printed Federal ID number can be submitted without separate proof of Federal ID.
- The QWDR should indicate for each employee FT, PT, Seasonal, Waiving, Termed, etc.

Miscellaneous:

- Groups with leased employees must provide the leasing agreement and invoice/billing statement with a list of all employees that are leased to that group.
- If group is a non-profit or church, and does not have a QWDR, they must provide 1 month of detailed payroll, showing taxes being taken out.
- New businesses that have not yet filed a QWDR can submit a copy of 1-2 weeks detailed payroll records for Underwriting to review.
- New businesses that have not yet filed a QWDR and do not yet have detailed payroll can submit the employee's Federal W4 for Underwriting to review.

If owner is enrolling and does not appear on the QWDR:

- LLCs & partnerships must provide their most recently filed US Return of Partnership Income (form 1065 pg. 1) and all Schedule K-1's, illustrating 100% of ownership.
- S Corporations must provide their most recently filed US Income Tax Return for an S Corp (form 1120S pg. 1) and all Schedule K-1's, illustrating 100% of ownership.
- C-corporations must provide the 1120 & 1125E
- Sole proprietors must provide a copy of their Schedule C (reminder that they MUST have at least one common law employee enrolling with them to be a group).

If the owners are the only enrolling contracts on a 2+ group (including a husband and wife)

- They will enroll as two separate contracts, provided they can show they are structured as a true partnership. This includes:
 - A general partnership, limited partnership, limited liability partnership, or limited liability company (as long as it is classified as a partnership).
 - Business tax documentation to show structure will be required. True partnerships will file a form 1065 with Schedule K1's.
 - If spouse is a W2 employee, they aren't considered common law employees per ACA, and could not enroll as a group with just their spouse and no other common law employees.
 - If a Farm, please provide the 943 form if no QWDR, along with their most recently filed Schedule F, and detailed payroll for any W2 employees.

The Medical Loss Ratio & Enrollment Attestation (MLR) form must accurately reflect the following:

- Number of part time employees
- Total number of eligible (30+ hrs/wk) employees
- Number of employees who have group coverage elsewhere, such as through a spouse, a parent, the VA, retirement program, or Medicaid
- Number of seasonal employees
- Number of employees who do not want coverage (such as due to cost)
- Number of employees that have an individual plan (including a Medicare supplement)
- Number of employees enrolling in BCBSM and/or BCN, or any other carrier

More on next page

Required New Business Supporting Documents and Information for all BCBSM/BCN 1+ Group Plans (continued)

Standard New Business Lead Times:

ALL group new business must have completed paperwork received at TGG Solutions by 5:00 PM on the 8th of the month, with the following exceptions:

- BCN HRA requires a 45 day lead time - NO EXCEPTIONS
- BCN Healthy Blue Living requires a 45 day lead time
- BCBSM Healthy Blue Outcomes requires a 45 day lead time
- Groups enrolling in ASC 25-49 require a 45 day lead time
- Groups using Health Equity require a 45 day lead time

Common Control Requirements/Details:

- Requires a letter from a CPA or tax attorney, which contains the following information:
 - Each group's name and FEIN involved in the control group
 - State the relationship of the entities (parent/subsidiary; brother/sister; etc.)
 - Certify that the listed groups meet the IRS definition of a commonly controlled group
 - Cite the section of Internal Revenue Code that addresses that relationship
 - State which entity is the control group or parent company
 - State that the listed groups intend to form one group health plan

Questions?

Contact our New Business Team at:

NewBusiness@tgg solutions.com, or call 800-748-0368, option 1.