



## **Required Documentation & Underwriting for New Business**

### **Small Group Medical (1-99)**

#### **New Business Underwriting:**

- Group must be actively in business with a New York street address within MVP's and CareConnect's respected service areas.
- Group must have 1 eligible employee but not more than 100 eligible. **1-100 working 20+ hours. (CareConnect) 30+ hours. (MVP Health Care) per week. This does not mean that a ONE person business is eligible for group coverage.**
- Medicare employees actively at work 20 hours per week are also eligible.
- Common Law Employee (**MVP Health Care**): For a group health plan to be considered a "group health plan" under ERISA, there must be at least one common law employee enrolled. An "employee benefit plan" does not exist if no "employees" are covered by the plan. An "employee" does not include the sole owner of a business or a spouse of the business owner
- Dependents are defined as: married spouse (marriage certificate may be required), legal dependent child up to age 26 (birth certificates may be required) or domestic partner (domestic partner attestation required). Additional options for Dependent's through age 29 are available.
- The following are not eligible:
  - Part Timers working 19 hours or less
  - Seasonal & Temporary Workers
  - Retirees
  - Husband & Wife only
- There are no participation requirements on our medical plans and our plans can be written down to 1 enrolling.
- 1<sup>st</sup> of month effective date only.
- Waiting Periods are 0, 1 month or 2 months from the date of hire and must remain the same for all employees. New hires will become effective the 1<sup>st</sup> of the month following the selected waiting period.

#### **Required Tax Documentation:**

- Most recent Quarterly Wage & Tax Statement: NYS-45
- If not required to file Wage & Tax Statement, one of the following is required:
  - If a "C" Corp: Articles of Incorporation, form 1120 (line 13 is wages) and payroll documents.
  - If a Church: Form 941 (line 2 is wages) and payroll documents.
  - If an LLC: LLC agreement and the appropriate documents noted above.
  - If a Partnership: K-1 or Form 1065 (line 9 is wages) and payroll documents and business license.
  - If an "S" Corp: Articles of Incorporation, form 1120S (line 8 is wages) and payroll documents.
  - If the business has been in existence less than 1 year and has not filed a Quarterly Wage & Tax Statement, we will accept Corporation or Partnership papers and payroll documents.

**Required Forms:**

- NY Health Alliance Employer Agreement
- Check made out to NY Health Alliance for the first months premium plus the monthly billing fee of \$15.
- Fully completed NY Health Alliance Employee Enrollment Form.
- Appropriate Tax Forms as indicated above.
- Broker registration form, Broker License & Copy of current E&O Policy if new broker.

\*\* All above forms are available on our website, [www.nyhealthalliance.com](http://www.nyhealthalliance.com), under “Forms” Tab