








START UP GROUPS

Carrier	Requirements
	<p>1-19 enrolling: Must submit a copy of most recently filed DE9C (with or without existing coverage). 20+ enrolling: Most recently filed DE9C required for groups with no prior coverage. If a DE9C is unavailable, provide 2 consecutive weeks of payroll records.</p>
	<p>Business Documentation and a signed and completed Conditions of Enrollment form are required. The group must provide the first 30 days of payroll within 45 days of the effective date.</p>
	<p>Start-up groups must have been in business and have employed at least one eligible common-law employee for less than six weeks. The following evidence of small employer eligibility is required for all start-up groups:</p> <ul style="list-style-type: none"> • Must submit W-4 forms for all W-2 employees, • completed and signed Start-up Companies/Spin-off Group Eligibility Statement, • filed owner documentation linking owner to business. • all enrollment documents (employer and employee applications, refusals, business check/Small Group Initial Payment Form).
	<p>Start-up groups must be actively engaged in business for at least 6 weeks prior to the requested effective date. If more than 50% of the enrollment consists of owners not on payroll, owner documentation required regardless of group size. If a business was established after the previous quarter, payroll may be accepted instead of a Quarterly Wage Report at the underwriter's discretion.</p> <p>1 enrolling: Employee must have 6 weeks of payroll. 2 enrolling: At least 1 employee with 6 weeks of payroll. Second employee will require payroll from the date of hire to current. If unavailable, provide 1 week of payroll. If the group consists of owner and employee, provide owner documents and 6 weeks of payroll for employees. 3-4 enrolling: At least 1 employee with 6 weeks of payroll. Other employees are required to be on payroll for at least 1 week on or prior to the effective date, or from start date to current (whichever is greater). Remaining payroll to complete a month is due by the last day of the month of the requested effective date. 5+ enrolling: If the majority enrolling are employees, must provide payroll from start date to current (1 week of payroll if unavailable). If the majority enrolling are owners, need 1 employee on payroll for 6 weeks. Must provide owner documentation in both instances. Remaining payroll to complete a month is due by the last day of the month of the requested effective date.</p> <p>..</p>
	<p>Groups established less than 90 days before the effective date will need to submit at least 30 days of payroll records</p>



START UP GROUPS (CONTINUED)

Carrier	Requirements
	At least 1 eligible employee on payroll for a minimum of 30 days. Cannot be comprised of owner and spouse/ domestic partner only. Groups with 2 weeks of payroll can be reviewed on an exception basis.
	1-5 enrolling: Must qualify through the calendar quarter test or prior calendar year test to be considered for coverage, otherwise not eligible for coverage. 6+ enrolling: Must be in business for at least 4 weeks. A minimum of 2 weeks of payroll is required to establish eligibility. If payroll submitted is not enough to prove the employee works the minimum eligible hours, the underwriter may request additional payroll.
	Minimum 1 eligible W2 employee, on or before requested effective date and unable to provide 4 weeks of Payroll. Start-up groups must have been in business for at least 6 weeks and must provide payroll records and other applicable documents, depending on the filing status, indicating the length of time the group has been in business. These documents must cover the 6 weeks before the requested effective date and show one or more eligible employees for the entire period.
	As the sole carrier, will accept 1 eligible employee on payroll for a minimum of 30 days. Cannot be composed of owner and spouse/domestic partner only. When written alongside another carrier, MediExcel will accept the same requirements as the other CA carrier.
	Minimum 1 eligible W2 employee. Start-up groups must be in business for at least 4 weeks.
	Minimum 1 eligible W2 employee. Start-up groups require a minimum of 6 weeks of payroll.
	Start-up groups must be in business for at least 6 weeks with 2 weeks of payroll to support length of time in business. Payroll records must confirm length of time in business, and must cover at least 1 eligible employee. The group must also have and maintain the business licenses and/or the proper state filings to conduct business in California.