

Express Enrollment

Effective October 2019

Introducing **Express Enrollment**, our commitment to increasing access to affordable health care by simplifying underwriting for you and your clients.

Groups with **five or more** enrolling employees can take advantage of our Express Enrollment underwriting.

No DE 9C required! You can complete a new group submission with just the following:

- [Master Group Application \(MGA\)](#)
- [Eligibility/Participation Attestation Form](#)
- [Member Spreadsheet or paper Employee Enrollment and Refusal of Coverage Forms](#)
- [Check / Initial payment form](#)
- Prior carrier bill*

* Medical and/or medical & specialty groups require prior medical carrier bill. Specialty-only groups require prior specialty carrier bill.

We're waiving requirements for:

- Owners Compensation documentation
- Ownership documentation

We've added flexibility in required documents:

Submit **Refusal of Coverage** for groups offering Blue Shield alongside another carrier using:

- Other carrier's bill, or
- Other carrier's employee enrollment form, or
- Standard Blue Shield of California [Refusal of Coverage form](#)

Doing Business As (DBA) documentation can be submitted using:

- Group's business check if the DBA is printed on the check, or
- Initial payment form with group's voided business check if the DBA is printed on the copy of the voided check, or
- Fictitious Business Name Statement form

Early Bird Submissions

Groups requesting an effective date two to three months out that are not eligible to submit under the new "No DE 9C" requirements will only need to submit the most recent DE 9C available.

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While we strive to make underwriting as easy as possible through Express Enrollment, there are some underwriting and program rules and regulations:

Groups with one to four enrolling employees must meet our standard underwriting requirements. Groups selecting Trio plans only have the minimum participation requirement waived but must meet all other standard underwriting requirements.

Standard recertification processes will apply. We reserve the right to recertify based on business needs.

We reserve the right to request documents when eligibility verification is required for:

- Owners Compensation documentation including: K-1, Schedule C, etc.
- Ownership Documentation including: Submission of Statement of Information, filed ownership or tax documents, Small Group Owner Eligibility Statement.

The **25% Relaxed Participation requirement** is applicable when a minimum of five employees enroll and the group is written alongside only one other carrier.* For specialty plans, Blue Shield must be the sole carrier.

* or alongside another carrier's HMO and MediExcel or SIMNSA.

Start-up groups

Start-up and spin-off groups are not eligible for Express Enrollment.

Learn more about special underwriting programs for these groups [here](#).