



## Independence Blue Cross

### Underwriting Guidelines – Changes by Section for Small and Mid-Market Groups

#### The following are the Underwriting Guidelines Changes by Section for Small Groups (2-50):

- **Disclaimer** – A disclaimer was added at the top of page 4 which applies to the entire document.
- **Employer-Initiated Requests to Change Employee or Dependent Eligibility Criteria** – this section on page 5 was removed as it is no longer applicable.
- **Employer Eligibility** – this section on page 6 has been updated to reflect that the following groups do not meet the definition of small employer per federal regulations, and are no longer eligible effective January 1, 2014: owner and spouse only groups, partners in a partnership, and groups comprised of immediate family members only, where there is not at least one common law employee (spouse is excluded from the definition of common law employee).
- **Employer Eligibility** – this section on page 6 has been updated to clarify the definition of eligible employer to reflect that an employer must employ on average at least one *but not more than 50* employees, including full-time and full-time equivalents (FTEs) on business days during the preceding calendar year.
- **Maximum Product Offerings** – this section on pages 8 and 11 changes the maximum number of products for new or renewing groups effective August 1, 2014. The maximum product offerings allowed for Blue Solutions plans is three (3). In addition, group offerings may not exceed three products, including a product for out-of-area PPO coverage. The maximum product offerings allowed for Blue Solutions Choice plans is five (5).
- **Change in Anniversary** – this section on page 11 was added to communicate new requirements and guidelines for requests to change a group's anniversary date.
- **Guidelines for Small Business Health Option Program (SHOP) Groups** – this section on page 15 has been added to reflect guidelines for customers who elect SHOP coverage.

#### The following are the Underwriting Guidelines Changes by Section for Mid-Market Groups (51-99):

- **Disclaimer** – A disclaimer was added at the top of page 4 which applies to the entire document.
- **Maximum Product Offerings** – this section on pages 8 and 11 changes the maximum number of products for new or renewing groups effective August 1, 2014. The maximum product offerings allowed for Blue Solutions Plus plans is three (3). The maximum product offerings allowed for Blue Solutions Choice plans is five (5).