

## 2015 Underwriting Compliance Guidelines

### Producer Communication #698

Issued January 9, 2015

#### Message

The 2015 Underwriting Compliance Guidelines have been completed (*Attachment A*). The guidelines are available on the Producer Tools landing page of [CapblueCross.com](http://CapblueCross.com)

#### Details

As an effort to keep wording consistent, listed below, are some minor changes that were made to the language throughout the document:

- Changes were made to remove reference to associations throughout the document.
- MyCoverage Selector was changed to Capital Private Exchange.
- Index was updated as appropriate for new sections and renamed sections within the document.
- Updated dates on cover page and throughout the guidelines.
- Additional language updates for consistency.

Changes made to Capital's Underwriting Compliance Guidelines for 2015 include:

#### Section I – PPACA Regulations and Impacts

- *Section B Transitional Relief Extension* was added
- *Section E Employer's Annual Special Open Enrollment Period* includes additional clarification on the Annual Special Enrollment Period eligibility and audit requirements.
- *Section G Senior Product Eligibility* was added.

#### Section II – Group Eligibility

- *Section F Multiple Options* chart revisions:
  - Added CareConnect Gatekeeper PPO information where applicable.
  - Added PPO Choice into the 20-50 ASO segment.
  - Association section removed

#### Section III – Participation Requirements

- *Section B Self-Insured Groups (ASO)* includes additional clarification on aggregate Stop Loss requirements.
- *Section D Capital Private Exchange eCheck* information is added.

#### Section IV – Employee/Employer Contribution

Clarification on contribution requirements for Capital Private Exchange and for all other products is provided.

#### Section V – Employee/Subscriber Eligibility

- *Section A Group Subscriber Eligibility* wording clarification for common-law employee requirements.
- *Section B Dependent Eligibility*
  - inclusion of legally married same/opposite sex spouses.

- Child-only contracts permitted under certain circumstances.
- *Section D Retirees* to allow Retiree only groups when they meet qualifications described.

## **Section VI – Rating Methods/Product Changes**

- *Section B Group Termination-Small and Mid-Market Groups* reference to Account Administrations cancellation policies added.

## **Section VII – Repooling Existing Groups**

PPACA-guaranteed renewability regulations into Group re-pooling considerations has been added.

## **Section VIII – Other Underwriting Compliance Guidelines**

- Removed association references.
- Added verification of Senior product and Pediatric Dental.

## **Section IX – New Group Enrollment Paperwork (Off-Exchange)**

- *Section G Premium Deposit* updated to include eCheck option and billing agent arrangements.

## **Section X – Blue Cross Dental Enrollment Requirements**

This section has been updated with a few slight changes for MCC and the removal of associations.

## **Section XI – Blue Cross Vision Enrollment Requirements**

This section has been updated with a few slight changes for MCC and the removal of associations.

## **Section XII – Small Groups on the FFM SHOP**

- Changed sales direction to the open FFM website instead of direct through CBC.
- *Section B Employer's Annual Special Open Enrollment Period and Participation* updated to include requirements of a common-law employee.
- *Section D Product Selection* updated to reflect no dental options for CBC on SHOP in 2015.
- *Section E Audits* SHOP Groups will be audited and required to meet 70% participation rate.
- *Section F Paperwork Requirements (FFM SHOP)* updated to reflect no paperwork requirements. SHOP application done via the FFM who will transfer electronic files to Capital.
- *Section G Group/Subscriber Eligibility* contains minor wording clarification.

## **Section XIII – Paperwork Due Dates (Off Exchange)**

This section has been updated with paperwork due date requirements for new groups, existing group changes, and cancel paperwork for 2015 effective dates.

## **Section XIV – Frequently Asked Questions**

This section has been updated to remove a question that no longer applies and add a new question for Pediatric Dental.

## **Attachments**

- **Attachment A** -- 2015 Underwriting Compliance Guidelines

## **Questions**

Contact your Preferred Agency with any questions. Thank you.