

**KP VALUE AND HEALTH INSURANCE 101
CHAPTER 4 –Small Group Enrollment Tips.**

FINAL “As Shot” SCRIPT - WITH VISUALS


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	GRAPHICS	AUDIO
		Presenter Deborah Clark
1.	On-camera w/title	Hi, I’m Deborah Clark, District Sales Manager at Kaiser Permanente. I’m here to offer some enrollment tips to help you with the underwriting process.
2.	Text: Now what?	You got the sale. Congratulations! So now what?
3.	Montage of screens TEXT: account.kp.org 	We’ve got you covered, with tools to support your small group enrollment. For your convenience, we have: Underwriting guidelines An enrollment checklist and all of the forms you’ll need.

4. On-Camera

Text:
Business established for at least **6 weeks**

Company has **at least 1 and no more than 100** employees nationwide

First, you want to make sure the group meets the most basic small group underwriting criteria.

These are:

- The business has been established for at least 6 weeks.
- The company has at least 1 and no more than 100 employees nationwide.

5. Text: New Group Application/Highlight section 7

KAISER PERMANENTE. Small Business NEW GROUP APPLICATION

Fax to your Kaiser Permanente sales representative or your broker: _____ Effective date ____/____/____

1 COMPANY INFORMATION

Company name _____ Website _____

Doing business as (DBA) _____

Type of company Corporation Sole proprietorship Partnership Limited liability company (LLC) Other _____

In business since ____/____/____ Federal tax ID number _____ SIC code _____

Street address (no P.O. boxes) _____ City _____ State _____ ZIP _____ County _____

Office phone (____) _____-____ Ext. _____ Fax (____) _____-____

Do you have workers' compensation coverage? Yes No Pending If Yes or Pending, name of carrier: _____

2 EMPLOYER AND EMPLOYEE ELIGIBILITY

Employer eligibility
In determining the number of employees or eligible employees, companies that are affiliated companies and that are eligible to file a combined tax return for purposes of state taxation or companies under common control shall be considered one employer and must apply as one employer.

Is your company a subsidiary or affiliate of another company and eligible to file a combined tax return? Yes No

Is your company under common control of another company? Yes No

If you answered yes to any of the questions above, please include supporting documentation for each company.

Employee eligibility
Please refer to the small group guidelines for information on eligible employees. For information on calculating the number of full-time and full-time equivalent employees (FTE), refer to the California Small Group Law (1987 SCSG 902) or your legal counsel. To qualify for small group coverage, your company must have at least 1 but no more than 100 full-time and full-time equivalent employees on at least 50% of the previous calendar quarter or previous calendar year.

Authorized company representative initials: _____ Total of full-time and full-time equivalent employees (it is not necessary to calculate FTEs if the total count of full-time and part-time employees is less than 100).

Authorized company representative initials: _____ Eligible employees _____

3 CONTINUATION COVERAGE¹

What type of continuation coverage is your company subject to? Federal COBRA (20+ employees) Cal-COBRA (2-19 employees)

How many COBRA or Cal-COBRA applications will you be submitting as of the group's effective date? _____

Will a Third-Party Administrator administer COBRA? Yes No

¹If yes, please fill out section 10, "Third-Party Administrator Contact Information."

4 COMPANY PREMIUM CONTRIBUTION



6. DE9C Quarterly Wage Report (pdf)

The image shows a sample DE-9C Quarterly Wage Report form. At the top, it includes the employer's name, address, and contact information. Below this is a legend box with the following entries:

- D = Declining (Declination of Coverage form also required)
- KP = Kaiser Permanente
- NE = Not eligible (specify reason)
- T = Terminated
- BC* = *Initials of other carrier you offer, if any
Example: BC = Blue Cross

The main body of the form is a grid with columns for employee name, address, and status. A 'SAMPLE' watermark is visible over the grid.

Step 3, Obtain the DE-9C form or quarterly wage report for all companies. For companies that have been in business for less than 6 months, payroll records may be used instead.

7.

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Legend

D = Declining (Declination of Coverage form also required)

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BC* = *Initials of other carrier you offer, if any
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Animate Circle legend area

Keep these reference materials on hand

Download and print the new_group_enrollment_instructions_and_checklist (PDF) for use in your future sales.

Step 4 is Reconciling the DE-9C. This is critical because we use this form to validate the employee/employer relationship.

Using the legend reflected on the sample DE-9C, the status of each employee must be marked next to their name.

10.	<p>On-camera</p> <p>Text: Kaiser Permanente requires 70% participation</p> <p>On-camera</p>	<p>It's important that employees accurately report their reason for declining coverage. Kaiser Permanente requires that 70% of eligible employees need to be covered by a group health plan. But unlike many other carriers, we count employees with valid waivers, for example if they're covered by another carrier, toward that 70% threshold. So it's very important all employees answer the questions on this form accurately.</p>
11.	<p>Initial Premium Payment Animate cicle sections</p>  <p>on-camera</p>	<p>The final step is to collect the first month's premium payment. Businesses can write a check or they can set up an electronic funds transfer. An EFT will allow Kaiser to withdraw the money directly from their account 5-7 business days after they they receive their welcome letter.</p>
12.	<p>On camera</p> <p>Montage of screens</p>	<p>We hope this video helps to facilitate a smooth enrollment process - for you and your client. We encourage you to visit the broker area of our site to familiarize yourself with all the resources we've shown you.</p>

13.	<p>account.kp.org</p> <p>1-800-789-4661 option 4</p> <p>On camera</p>	<p>If you have questions during the underwriting process, please don't hesitate to contact your Sales Executive. If you haven't engaged with your dedicated sales executive, call us and we'll be happy to connect you to your sales partner. Thanks for watching..And thank you for choosing Kaiser Permanente.</p>
14.		
15.	<p><u>© 2015 Kaiser Permanente. All rights reserved.</u></p>	