



**KAISER PERMANENTE®**

## **Eligibility requirements for Employer-sponsored group health plans**

### **Requirements to become a health plan purchaser:**

Kaiser Permanente defines a purchaser group as an employer who must provide medical coverage to their employees on payroll based on the Hawaii Prepaid Health Care Act (HPHCA). HPHCA's definition of an eligible employee is as follows: *Employees who work 20 hours or more per week for four consecutive weeks and earn a monthly wage of at least 86.67 times the Hawaii minimum hourly wage are deemed eligible.*

- For information on the HPHCA and other employers' requirements, including workers' compensation (WC) and temporary disability insurance (TDI), please contact the State of Hawaii Department of Labor and Industrial Relations, Disability Compensation Division at 808-586-9161.

### **Requesting a rate proposal**

**To obtain a rate proposal from Kaiser Permanente, please submit the following information:**

- A completed and signed Purchaser Group Application (enclosed)
- An active unemployment insurance (DOL) identification number from the State of Hawaii Department of Labor Unemployment Insurance Division. Your business must be contributing to unemployment insurance for your employee(s) to be offered health insurance.
- Hawaii State Withholding Tax ID number
- Federal Tax ID number

Rate quote proposals are processed and returned within five (5) working days of receipt of the completed and acceptable Purchaser Group Application. We recommend that you submit your request for a rate quote, along with a completed application, within the first two weeks of the month, should your company require health plan activation for the following month.

### **Kaiser Permanente for Individuals and Families plans**

*If you do not meet the qualifications as an employer, please call 1-800-634-4579 to inquire about the benefits of our Kaiser Permanente for Individuals and Families plans and to obtain a free information kit or visit us online at [kaiserpermanente.org/individuals](http://kaiserpermanente.org/individuals).*

***Please do not cancel any existing coverage until you have accepted final rates and all required documents have been approved and accepted by Kaiser Permanente.***

## **After your company accepts a rate quote:**

Kaiser Permanente may require documentation to verify that your business is active with eligible employees on payroll, as stated above.

This requested documentation may include, but is not limited to, submission of the following:

- UC-B6 Quarterly Wage, Contribution and Employment and Training Assessment Report (identifies quarterly wages paid to each employee) and/or payroll (if company or employee is new) **OR**
- HW-14 Withholding Tax Return (identifies the total monthly or quarterly wages paid and the total income taxes withheld) **OR**
- Federal Income Tax forms (Form 1040, Schedule C for sole proprietors; Form 1065 for partnerships; Form 1120 for corporations; Form 1120S for S corporations)
- Workers Compensation (WC) policy face sheets may be requested as proof of coverage
- For start up companies, employee W-4 forms will be accepted.

## **Cancellation policy**

Kaiser Permanente Hawaii reserves the right to cancel a purchaser group's coverage if the following "Fair Conditions of Health Plan Offerings" are not met by the purchaser group:

- Purchaser group does not meet eligibility requirements.
- Kaiser Permanente health plans may be offered only to residents in the Hawaii service area of the islands of Oahu, Maui, Kauai, and Hawaii excluding zip codes 96718, 96772 and 96777.
- Purchaser group must assure parity with other health plans offered within the same group, such as matching of:
  1. Contract anniversary and open enrollment period
  2. Benefits offered, rate tiers, and ratios
  3. Employer contribution policy: Employer must contribute to all health plans offered on a basis that does not financially discriminate against Kaiser Permanente or against employees who choose to enroll.

*Failure to comply with the above requirements or falsification of documentation may result in a delay and/or denial of request for rate proposal and/or cancellation of contract.*