Healthy New York New Group Application

HNY, Commercial Health, Dental, and Vision Products

See Instructions for details regarding completion of this form.

Section 1: Group Information- Required for All Submissions

1. Group/Business name or DBA name (if applicable): ______________________________

2. Legal Entity Name: ______________________________

3. Tax Identification Number (EIN/TIN): ______________________ 4. SIC Code: ______________________

5. Most group health plans are governed by ERISA with the exception of some religious organizations and government entities.
   If your group is NOT governed by ERISA, please check this box: ☐ ERISA Plan Year, if applicable: _ _ / _ _ / _ _ _ _

6. Requested Effective Date: _ _ / _ _ / 20_ _

7. Company Officer's Name: ______________________ Title: ________________ Telephone: (____) ____ - _______

8. Group's Health Plan Sponsor (Check one): ☐ Employer ☐ Union ☐ Trustees of Fund ☐ Association ☐ Other: __________

9. Organization Type (Check one): ☐ Sole Owner ☐ C Corporation ☐ S Corporation ☐ LLC/PLLC ☐ Partnership ☐ Trust
   ☐ Local Government ☐ State Government ☐ Public Entity ☐ Nonprofit ☐ Church Group ☐ Other: ______________

10. List of Owners/Partners/Shareholders and Percentage of Ownership:

    1. Name: ________________ % Owned ________ 4. Name: ________________ % Owned ________

    2. Name: ________________ % Owned ________ 5. Name: ________________ % Owned ________

    3. Name: ________________ % Owned ________ 6. Name: ________________ % Owned ________

11. Do you have any commonly owned businesses or affiliates that qualify as a single employer under subsection (b), (c), (m), or (o) if the Internal Revenue Code Section 414? ☐ Yes ☐ No If yes, please complete below.

    1. Legal Entity Name: ________________ Number of Employees: ________ EIN/TIN: __________ State: _____

    2. Legal Entity Name: ________________ Number of Employees: ________ EIN/TIN: __________ State: _____

12. Indicate company organization:
    ☐ Standalone ☐ Parent ☐ Subsidiary ☐ Local ☐ Plant/Office/Division ☐ Other: ______________________

13. Does your group have employees living outside the Excellus BCBS service are who are enrolling in coverage? ☐ Yes ☐ No
    If yes, requires prior review by Underwriting. Please list worksite/physical locations below:

    1. Physical Location/Worksite Name: ______________ Address: ____________________ # Enrolling: ________

    2. Physical Location/Worksite Name: ______________ Address: ____________________ # Enrolling: ________

14. Does your group offer any other health plans in addition to the products offered through Excellus BCBS? ☐ Yes ☐ No
    A. If yes, what carrier issues these health policies? ____
    B. Are any issued through the New York State of Health? ☐ Yes ☐ No
    C. Number Enrolled in other plan(s): ___________________

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Section 2: Addresses and Contacts- Required for All Submissions

1. Group Contact: Name: ______________________________ Title: ________________________ Telephone: (___) ____ - ______

2. Business Physical Address: Street: ____ City: _________________________________

State: ______ Zip: ________ County: _______________ Telephone: (____) ____ - _______ Fax: (___) _____ - _______

3. Headquarters Address: (if same as physical address, check here ☐ Other, please provide below

Street: ____ City: _________________________________

State: ______ Zip: ________ County: _______________ Telephone: (____) ____ - _______ Fax: (___) _____ - _______

4. Mailing Address: (Same as: ☐ Physical ☐ Headquarters Otherwise, complete the information below

Street: ____ City: _________________________________

State: ______ Zip: ________ County: _______________ Telephone: (____) ____ - _______ Fax: (___) _____ - _______

5. Billing Address and Contact: ___________________________________ Title: ____

Email: ____

Street: ____ City: _________________________________

State: ______ Zip: ________ County: _______________ Telephone: (____) ____ - _______ Fax: (___) _____ - _______

Section 3: Healthy New York Regulatory Information / Eligibility Requirements

How many total FTE employees did your business employ over the prior calendar year? 50 or fewer total FTE employees? Yes No More than 50 total FTE employees (not eligible) Yes No
Within the last 12 months, has your business provided health insurance that included both medical and hospital benefits (other than Healthy NY) to the class of employees that you are looking to cover? Yes No
If the answer to previous question is Yes, did your business contribute more than $50 per employee per month toward the premium (or $75 if the business is located in Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, or Westchester counties)? Yes No
Do at least 30% of the employees who will be offered coverage earn a total annual wage of $51,570 or less? Yes No
Will your business contribute at least 50% of the Healthy NY premium on behalf of covered employees? Yes No
Will your business offer Healthy NY coverage to all employees working 20 hours or more per week who earn annual wages of $51,570 or less? Yes No
Will at least 50% of the class of employees who are offered Healthy NY coverage through your business actually enroll or have health insurance through another source? Yes No
Will at least one employee be earning a total annual wage of $51,570 or less enroll in Healthy NY? Yes No
Will your business be offering Healthy NY coverage to the dependents (Spouses, Domestic Partners, Children) of your employees? Employers are not required to contribute towards the Healthy NY premium for dependents. Yes No

Section 4: Individuals not listed on the NYS-45 ATT or other state equivalent - Required for all Submissions

Please list persons eligible for coverage who are not on the NYS-45-ATT/ other state equivalent. Eligible individuals include: partners or owners actively engaged in the business; COBRA/NYS continuants; new employees; and retirees if the group has a retiree policy in place. The group attests the individual(s) listed below work at least 20 hours/week at the above-named employer or are otherwise eligible for coverage under group health insurance issued by Excellus BCBS. Include an indicator by each name, per the instructions.

Name	Indicator	DOH or DOR	Name	Indicator	DOH or DOR

Section 5: Group Size Regulatory Information- Required for All Submissions

1. Total number of full-time employees and full-time equivalents at all locations, including subsidiaries and businesses under common control within the United States, in the prior calendar year: ______________________

2. Average number of employees and owners (All Full-Time and Part-Time) at all locations, including subsidiaries and businesses under common control, in the prior calendar year: ______________________

Section 6: Dental Information- Required for Dental Submissions

1. **Eligible Dental Employees**

   Pooled experience groups have 50 or fewer eligible employees. Experience rated groups have 51 or more eligible employees. Contributory groups contribute 25% or more of the single rate. Non-contributory groups contribute less than 25% of the single rate. Either type of group must enroll a minimum of 2 contracts.

	Employees Eligible for Excellus BCBS Offering
Total number of eligible employees (including active employees and owners, Retirees, and individuals enrolled in COBRA):	______________________

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Section 7: Employee and Retiree Eligibility- Required for All Submissions

1. Total Individuals Eligible for Group Health Insurance Coverage (see instructions): ______________________________

2a. **Eligibility Policy for New Hires and Rehires** - please indicate the eligibility policy for both the newly hired and rehired employees by completing the table below. Below are codes for the most commonly used classes. *Waiting period for HNY product cannot exceed 45 days. Any custom waiting period must be approved by Underwriting prior to use.

Commercial Product	A001	A002	A003	A004	A005	A006	A007	A008	A009
	All Active Employees	Hourly	Salaried	Management	Non-Management	Union	Non-Union	Full-Time	Part-Time
	Employee Class	Number of Hours		New (N), Rehire (R), or Both (B)		**Probationary Period**			
HNY		20 *Minimum hours per week that an employee must work to be eligible				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ 30 days following date of hire ☐ 45 days after date of hire ☐ Other*: ______________			
HNY		20 *Minimum hours per week that an employee must work to be eligible				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ 30 days following date of hire ☐ 45 days after date of hire ☐ Other*: ______________			
Commercial Medical ☐ Same as HNY? Skip to Section 6, if no please complete the following:						☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ 30 days following date of hire ☐ 60 days following date of hire ☐ 90 days after date of hire ☐ Other*: ______________			
Dental ☐ Same as HNY? Skip to Section 6, if no please complete the following:						☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ 30 days following date of hire ☐ 60 days following date of hire ☐ 90 days after date of hire ☐ Other*: ______________			
Vision ☐ Same as HNY? Skip to Section 6, if no please complete the following:						☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ 30 days following date of hire ☐ 60 days following date of hire ☐ 90 days after date of hire ☐ Other*: ______________			

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*For Commercial Medical Group Use Only - Retiree Not Applicable to Healthy NY:

Retiree Eligibility:	Does your group provide health insurance to retirees? ☐ Yes ☐ No If yes, please complete the following:	
Codes for common retiree classes:	**R001**	**R002**
	Retired Non-Medicare Eligible	Retired Medicare Eligible
Class Name:	Minimum Age to Retire (e.g. 55):	Years of Service to Qualify for Retiree Health Insurance (e.g. 10):

3a. **Medical Products - Employer Contribution (Monthly Amount)** (see instructions for an example):

A. Product Name: ______________________ Subgroup #: __________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

B. Product Name: ______________________ Subgroup #: __________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

C. Product Name: ______________________ Subgroup #: __________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

D. Product Name: ______________________ Subgroup #: __________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

3b. **HSA/HRA** - Employer Contribution **(Annual Amount):**

A. ☐ HSA Product Name: ______________________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

B. ☐ HRA Product Name: ______________________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

3c. **Dental Products - Employer Contribution (Monthly Amount):**

A. Product Name: ______________________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

3d. **Vision Products - Employer Contribution (Monthly Amount):**

A. Product Name: ______________________ Class Name: __________
Employee: __________ W/Spouse: __________ W/Children: __________ Family: __________

Section 8: Broker of Record Information- Required if Group Appoints a Broker

Our company has appointed (name of agent), ___________________________________

(name of agency) ______________________________

Whose business address is: ____________________ ____________ ______ ______

Street City State ZIP

As the sole insurance representative for coverage provided to this company by Excellus BCBS effective: _ _ / _ _ / _ _ _ _

I understand that since our company has elected to purchase coverage from Excellus BCBS the above named agent may be entitled to base and/ or bonus compensation for our business.

This designation will remain in effect until we notify Excellus BCBS in writing to the contrary.

Section 9: Employer Attestation- Required for All Submissions

I certify that, to the best of my knowledge and belief and under penalty of perjury, all of the information contained within this application is true and complete.

I understand that any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed $5,000 and the stated value of the claim for each such violation.

Employer Authorized Representative Signature: ______________________________ Date: _ _ / _ _ / _ _ _ _

Print Name: ______________________________ Email Address: ______________________________

Section 10: Checklist of Required Information- All Submissions

- ☐ Healthy New York new group application
- ☐ Signed Rate Sheets and benefit summaries
- ☐ NYS-45 or other state equivalents from the most recently filed report. Annotate the report per the instructions.
- ☐ For a new employee, a current payroll report and W-4's, *If payroll not available, please provide employee wage attestation to verify eligibility for HNY
- ☐ **Business Tax Filings:** If a group is enrolling fewer than four employees and/or an enrolling owner does not appear on NYS 45, the most current company tax documentation will be required.
- ☐ S-Corp – Schedule K-1s for ALL owners from the most recent tax year.
- ☐ C-Corp – Pages 1-3 of the most recent year's 1120 along with the Schedule G & 1125E.
- ☐ Partnership – Schedule K-1s for ALL owners from the most recent tax year.
- ☐ Sole Owner – Most recent year's Schedule C or Schedule F.
- ☐ Non-Profit/Charitable Organizations – Pages 1-3 of the most recent year's Form 990. If exempt from filing, a copy of the IRS Exemption Notice must be provided.
- ☐ Start-up Company operating less than one year must provide acceptable documents (for example: business certificate, articles of organization, operating agreement, receipt of Federal Tax ID number (SS-4) or similar documentation that the business is authentic). The SS-4 letter can suffice as proof of ownership if it states "Sole MBR".
- ☐ If a tax extension was filed for the most recent year provide filed tax extension along with prior year's ownership tax documentation.
- ☐ Waivers of coverage for employees who decline enrollment (HNY Only)

Excellus BlueCross BlueShieldwill submit reports with respect to the benefit plan, in the time and manner required under Section 204 of the Transparency Provisions of the CAA and/or related regulations and/or other authoritative guidance issued under the CAA, on behalf of the group relating to pharmacy benefits and drug costs.