

# Underwriting Guidelines

## *Large Group*







## **Community Care Health is Fresno's Only Locally Based, Commercial Health Plan.**

Community Care Health is a comprehensive health care service plan that offers a full range of medical care for the large group commercial market. Community Care Health can design customized HMO plan options to help meet a variety of healthcare needs and budgets. Plan designs include traditional, and deductible health plans. Plan coverage includes hospitalization, outpatient services, prescription drug coverage and no out-of-pocket cost preventive services among others.

For more information about products, plans and quotes, please call Community Care Health Customer Service at (559) 724-4995 or toll-free at 1 (844) 516-0181.

## **Community Care Health Service Areas**

Community Care Health's enrollees and potential enrollees live and/or work in the geographic area of Fresno County and select zip codes in Kings and Madera counties.



# PRODUCT OFFERINGS

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## Rates

Composite

## Product Combinations

High/low combination available

## Split Carrier Product Combinations

If offering high/low combination, the other carrier must also have a high/low option. All eligible employees must be offered the Community Care Health plans.

## Networks

Full HMO network, HDHP/HMO Network

# ELIGIBILITY

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## Group Size

101+

## Contribution

Minimum 50% employee

## Participation

70% of eligible employees

## Split Carrier Contribution

Minimum 50% employee. Contributions must not favor one carrier

## Split Carrier Participation

Minimum 50% of eligible must enroll with Community Care Health

## Minimum Enrolled

26 subscribers

## Carve-Outs

100% participation must be met by carve-out population. *Note: Will not accept management/non-management requests.*

## Out-Of-Service Area Employees

No more than 5% outside the service area, exceptions may apply on a case by case basis.

## Cobra/Cal-Cobra

No more than 5%

## Employee Only Coverage

Employers may elect to offer employee-only coverage. ALE's who elect to exclude dependents will still be allowed to enroll dependent children as required by law.

## Waiting Period Options

- 1st of the month following date of hire
- 1st of the month following 60 days from date of hire

# QUOTING CRITERIA

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## Carrier Persistency

Prefer to have no more than 2 carriers in past 5 years

## Enrollment

On-line and census enrollment

## Common Ownership

Groups must qualify as a single employer under section 414 of internal revenue code

## Divisional Billing

Available, billing can be sent to each location

## Ineligible Employees

Leased employees, contract or 1099's and seasonal employees

## Ineligible Groups

PEOs, Taft-Hartly and Leasing Firms

## Medical Questions

Must provide details on all conditions and claims in excess of \$50,000

## Quoted vs. Enrolled

If premium varies from quoted census by +/- 10% then group may be re-rated

## Virgin Groups

Allowed no additional requirements

## Notes

Groups with no prior coverage will receive a better quote if Community Care Health is the sole carrier offered



Right for You. Right for Your Family. Right Next Door.

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Customer Service

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