

## 1/26 Oregon Small Employer Group (OSEG) Standard Medical Underwriting Guidelines

### Eligibility

- ◆ 1-50 employees with a principal business address in Oregon, subject to Out-of-Area Requirements below.
- ◆ Owner-only groups are not eligible. There must be a minimum of 1 enrolled W-2 employee who is not a spouse of the owner or partner.
- ◆ Out-of-Area Requirements
  - There must be more eligible employees in Oregon than any other state.
- ◆ Probationary period for new hires can be first of the month following the date of hire, or 1 month, 30 days, or 60 days, after the date of hire.
- ◆ The employer group determines the number of hours an employee must work to be considered eligible.
- ◆ Retirees are not eligible.
- ◆ Carve-outs are not available.
- ◆ Workers Compensation must cover all employees except owners and those exempt by the definition of the Oregon WCD.

### Contribution/Participation

- ◆ A minimum employer contribution of 50 percent of employee-only premium is required.
- ◆ For groups of 1-5 eligible employees, 66% participation is required. For groups of 6-50 eligible employees, 50% participation is required.
- ◆ Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage), Medicare, Medicaid, Indian Health Services, an individual plan or the Oregon Health Plan, will not be counted against minimum participation.

### Rate Information

- ◆ 12-month rate guarantee for new and renewing business.
- ◆ Rating is based on the employer's principal business address in Oregon for all employees, whether residing in Oregon or out of state.

### Submission

- ◆ All cases requesting coverage on the 1<sup>st</sup> must be submitted by the 5<sup>th</sup> of the month for which coverage is to be effective.
- ◆ For groups effective on the 15<sup>th</sup> cases must be submitted by the 20<sup>th</sup> of the month for which coverage is to be effective. *Note:* This option is available for groups losing coverage mid-month only.
- ◆ For groups not meeting participation and/or contribution guidelines, cases must be submitted between 11/15 and 12/15 for a 1/1 effective date.

### Benefit Offering-Enhanced Choice

- ◆ Available for groups of 2-50 active enrolled employees.

### PEO Groups:

- ◆ The group must demonstrate it has the right to direct the work of its employees, as well as the right to make personnel decisions, such as hiring and firing.
- ◆ All standard underwriting guidelines apply.

### New Group Paperwork Requirements

- ◆ 1-2 Enrollees
  - Form 132 is required for groups that have been in business long enough to have one. *Note:* Groups that have not been in business long enough to have Form 132 may submit 2 weeks of payroll.
  - Ownership documents must be submitted for owners not appearing on the Form 132.
  - Small Business Application
  - Census Enrollment Spreadsheet
  - EFT (Electronic Funds Transfer) Form
- ◆ 3-50 Enrollees
  - Small Business Application
  - Census Enrollment Spreadsheet
  - EFT (Electronic Funds Transfer) Form