



Affordable Care Act (ACA) Small Group New Business Checklist

For employers with an average of 50 or fewer total employees on business days last year

Forms are located on Blue Access for ProducersSM in the “Downloadable Forms” section at bcbsil.com/producer. If you have questions or need forms for voluntary life or voluntary dental coverage, please contact your Blue Cross and Blue Shield of Illinois (BCBSIL) Sales Executive or General Agent (GA). Producers can submit ACA small group new business directly to BCBSIL underwriting using the ACA Small Group Enrollment Tool. Log in to Blue Access for Producers, select “Group,” then “Enroll a Group,” and then “ACA Small Group Enrollment.”

How may BCBSIL reach you?

Email: _____ Phone: _____

Agency Name: _____ Broker Name: _____

The proposal number on my quote is: _____ Producer Number: _____
(your unique nine-digit agency number)

The following required forms are available at www.bcbsil.com/producer/forms/index.htm :

Benefit Program Application Form (BPA)

- Review and complete all sections or indicate N/A if not applicable.
- Producer’s printed name and signature are required.
- Please complete and sign the Proxy.

Addendum to the BPA Regarding Affiliated Companies

- Optional form to be completed when the insurance contract covers more than one employer under the group health plan.

Benefit Plan Selection Form (BPS)

- Combined BPS applies to medical, dental and life/AD&D/short-term disability coverage.
- Please indicate “N/A” or “no” for coverages not purchased (mandatory to indicate if the group is electing composite or age-rated billing).

Employer Group Information Form (EGI) with Medicare Secondary Payer (MSP) Employer Acknowledgement

- The EGI/MSP collects critical information for the proper application of federal laws, including Medicare, COBRA and Affordable Care Act.



Documentation required from the employer includes:

☐ **Employer's Contribution and Wage Report (form UI-3/40) – most recent quarter**

- Employers with employees in other states should provide a similar document (quarterly report to the state for the purpose of unemployment compensation) to account for all employees.
- The employer should indicate the status of each employee as (F)ull (T)ime, (P)art (T)ime, (U)nion, (S)easonal, (Term)inated, etc. For every FT employee, an application or waiver of coverage or an entry on the Enrollment Spreadsheet must be included.
- For start-up companies without a UI-3/40, we require a copy of the Articles of Incorporation, a listing on company letterhead of all the employees indicating their full or part-time status, and a copy of the most recent payroll.
- If a UI-3/40 is not available on a company in business for more than three months, consult your BCBSIL Sales Executive or GA for the proper documentation.
- Owners who work full time in the business, but do not take W-2 income, should provide the Owner's Certification of Full-Time Employment with supporting documentation as indicated on the form.

☐ **Enrollment Spreadsheet or Employee Applications, including waivers**

- Enrollment can be provided on a spreadsheet. A template is available for download in the ACA Small Group Enrollment Tool and in the Downloadable forms section of Blue Access for Producers at www.bcbsil.com/producer/forms/index.htm.
- Alternately, employees of ACA small groups can enroll using the employee applications. If the Universal Application is used, the Health Statement portion should be omitted.
- HMO/CPO Provider Selection Form required from employees electing HMO plans or indicate HMO Medical Group and primary care physician selection on the Enrollment Spreadsheet.

☐ **Binder Payment**

- Use of Electronic Funds Transfer (EFT) for payment of the initial binder premium is required.

IMPORTANT: Submitting your small group

The ACA Small Group Enrollment tool is found on the e-Sales tools home page in Blue Access for Producers. From the home page, click Group>Enroll a Group>ACA Small Group Enrollment.

Instructions for using the tool can be found on the e-Sales tools home page in Blue Access for Producers under Group>Training & Admin>ACA Small Group Enrollment Training Materials.

Submissions must be received by the last business day of the month prior to the effective date. If you work with a GA, please continue to submit your ACA small group new business cases to your GA.