



Colorado Bar Association Health Plan!

We are pleased to announce that the Colorado Bar Association is launching a new small group association health plan with Anthem Blue Cross and Blue Shield for CBA members and their firm's employees, based on eligibility. This program offers a number of unique and exciting features:

- A comprehensive, flexible health benefit plan with available ancillary products
- A wide array of plans to choose (Select any one or all 15 different plans for maximum flexibility)
- Plans include HMOs, PPOs, and new consumer-driven health plans such as HSAs and HRAs
- 360° Health, a wellness and lifestyle management program, including Health Risk Assessments
- Strong statewide and national network
- Self-service account management through online EmployerAccess tool
- Premium only plan (POP) allows employers to use pre-tax dollars to pay the employee's share of benefit premiums — available at no additional charge for the first year

Additional Benefits Exclusive to Colorado Bar Association members:

- Association discounted rates off of the standard monthly small group EmployeeElect rates
- Prioritization of applications through the underwriting process
- Online and telephonic access to Member Assistance Program (MAP) at no additional charge
- Business groups of one have the same access to the EmployeeElect Portfolio as other small groups

To receive a proposal, you may contact your current broker or one of the general agents below. Please provide the following information:

- Employee Census Information
- Contact Information (*company name, contact name, address, phone, fax, e-mail address*)

Contact Information for General Agents:

For Metro Denver & Northern CO:

Benefits & Incentives Group, Inc.
1777 South Harrison Street, #700
Denver, Colorado 80210

Julie Schiessler OR
jschiessler@bigroupinc.com

(303) 750-6200 x 705
Fax: (303) 750-6300

Paul Clifft
pclifft@bigroupinc.com

(303) 750-6200 x 709

For Colorado Springs & Southern CO:

Golenda Insurance & Benefit Consulting
637 Veta Ave
Pueblo, CO 81004

Dave Golenda
dbgolendainsuranceinc@comcast.net

(719) 542-1800 (877) 892-4833
Fax: (719) 543-8338





Rules/Guidelines for Colorado Bar Association Anthem BCBS Exclusive Program Small Group Requirement Checklist (1-50 Employees)

To assist in determining if you qualify for the Colorado Bar Association and Anthem BCBS program as a **small business employer of 2-50 employees** or a **business group of one** and the regulations that apply to each, we've prepared the following guidelines:

Business Group of One (BG1) means for purposes of qualification for program:

- A Colorado Bar Association [Attorney] Member must be a principal/partner of law firm and show proof of this.
- An individual
- A sole proprietor
- A single full-time employee of a C Corporation, Subchapter S Corporation, Nonprofit Corporation, Limited Liability Company or Partnership
- The individual must work twenty-four hours or more a week on a permanent basis.
- The individual must have carried on significant business activity for a period of at least one year prior to application for coverage.
- The individual must have taxable income indicated on federal internal revenue service forms 1040, schedule C, F, or SE or other forms recognized by the federal Internal Revenue Service for income reporting purposes (if you are unwilling or unable to demonstrate such taxable income, the carriers will not accept the application).
- Carriers require that groups of one demonstrate taxable income in one of the two previous years. Gross income must exceed the amount of one year's worth of premium costs.
- **Legislation Effective 1/1/08:** Final rates based underwriting guidelines. Small Groups and Business Groups of One are subject to a Rate Adjustment Factor (RAF) of 1.0 (maximum) and down up to 25% to an RAF of .75 (minimum). Rates can fall anywhere in that range.

Required Documentation:

The enrollment deadline for a BG1 applying to the Anthem/CBA program is the 10th of the month prior to the effective date, but please allow at least 1-2 days prior to that time for submitting materials to the broker Benefits & Incentives Group.

Material Required (Anthem forms will be provided to you by the broker):

- Group Application
- Check for First Month's Premium (*payable to Anthem BCBS*)
- Employee Enrollment Form + Health Questionnaire
- Prior Carrier Billing Statement (if applicable)
- Proof of Colorado Bar Association membership (i.e. ID card, certificate, etc.)
- All Business Tax Forms which may include:

"C" Corporation	<ul style="list-style-type: none"> ◆ Form 1120 with supporting payroll ◆ Articles of Incorporation
"S" Corporation	<ul style="list-style-type: none"> ◆ Form 1120S with supporting payroll ◆ Articles of Incorporation
Sole Proprietor	<ul style="list-style-type: none"> ◆ Form 1040, Schedule C and/or Schedule SE with supporting payroll
Non-profit Organization	<ul style="list-style-type: none"> ◆ 990 if gross receipts are over \$25,000

A Small Business Employer eligible for program (with 2-50 employees) is defined by Colorado law as:

- A Colorado Bar Association [Attorney] Member must be a principal/partner of law firm and show proof of this.
- Any person, firm, corporation, partnership or association that is actively engaged in business. On at least fifty percent of its working days during the preceding calendar quarter, the business must have employed no more than fifty eligible employees, the majority of whom were employed within the State of Colorado and was not formed primarily for the purpose of purchasing insurance.
- Colorado law defines an **Eligible Employee** as an employee who works for a Small Employer, with a regular workweek of 24 or more hours. The term includes a sole proprietor and partners of a partnership if included as an employee under a health care plan of a Small Employer, but does not include any employee who works on a temporary or substitute basis. Must be a W-2 employee. Persons receiving 1099 forms typically do not qualify.
- Minimum Employer Contribution Requirement: **50%** of employee only cost, 0% of dependent cost.

Participation Requirement: 75% of eligible employees must enroll onto group plan or be enrolled elsewhere and complete a waiver form of coverage (proof of other insurance such as an ID card is required for each waiver).

Legislation Effective 1/1/08: Final rates are based on medical and other underwriting guidelines. Small Groups and Business Groups of One are subject to a Rate Adjustment Factor (RAF) of 1.0 (maximum) and down up to 25% discount or an RAF of .75 (minimum). Rates can fall anywhere in that range.

Required Documentation – Small Group 2-50

There is flexibility around the enrollment deadline for the CBA/Anthem program. Groups can submit materials up until the last day of the month for 1st of the following month coverage, but keep in mind the sooner they submit materials, the sooner underwriting is complete, ID cards are sent, etc.

Material Required (Anthem forms will be provided to you by the broker):

- Group Application
- Check for first month's premium (payable to Anthem BCBS)
- Prior Carrier Billing Statement (if applicable)
- Employee Enrollment Forms
- Waiver Form(s) for employees not electing coverage (must also include other insurance ID card)
- Proof of Colorado Bar Association membership (i.e. ID card, certificate, etc.)
- Unemployment Insurance Tax Report (UITR) and /or Payroll Records. If a Wage and Tax Report is not available, one of the below documentations must be provided.

"C" Corporation	<ul style="list-style-type: none"> ◆ Form 1120 with supporting payroll ◆ Articles of Incorporation
"S" Corporation	<ul style="list-style-type: none"> ◆ Form 1120S with supporting payroll ◆ Articles of Incorporation
Sole Proprietor	<ul style="list-style-type: none"> ◆ Form 1040, Schedule C and/or Schedule SE with supporting payroll
Limited Liability Company (LLC)	<ul style="list-style-type: none"> ◆ C Corporation or Partnership forms naming owners, officers.
Acquisitions	<ul style="list-style-type: none"> ◆ A letter on company letterhead explaining the situation. Applications for the acquired employees, previous billing statement for the acquired company and Wage and Tax from the acquired company.
Non-profit Organization	<ul style="list-style-type: none"> ◆ 990 if gross receipts are over \$25,000 ◆ 941 if they have paid employees
Husband and Wife Groups	<ul style="list-style-type: none"> ◆ Must have legal documentation that both parties are receiving separate financial compensation from the employer.