



# EMBLEMHEALTH HMO SMALL GROUP APPLICATION

Print In Ink

SECTION I: GROUP INFORMATION			
Company Name			Date
Address			
City	State	ZIP	County
Telephone No. ( )		Fax No. ( )	
Company Officer's Name		E-Mail Address	
Title			
Group Contact		Title	
Telephone No. ( )		E-Mail Address	
Address <input type="checkbox"/> Same as above			
Additional Office Locations			
Taxpayer ID Number			

SECTION II: BILLING — Premium invoices should be sent to:			
Address			
City	State	ZIP	County
Telephone No. ( )	E-Mail Address		
Contact Person (if different than above)			
Telephone No. ( )	E-Mail Address		

SECTION III: GROUP ADMINISTRATION
<p>1. Please check all applicable class(es) for the EmblemHealth coverage for which you are applying (note that classes must be based upon conditions pertaining to employment): <input type="checkbox"/> Management <input type="checkbox"/> Non-Management <input type="checkbox"/> Union <input type="checkbox"/> Part-Time <input type="checkbox"/> Other</p> <p>If you checked "Other" above, please identify the other class(es):</p> <p><b>NOTE:</b> Employees must work at least 20 hours per week for applicant in order to be eligible for EmblemHealth coverage. Retirees are not eligible for coverage under EmblemHealth small group programs.</p> <p>At EmblemHealth's request, employer's quarterly report of wages paid to each employee (NYS-45) must be supplied to EmblemHealth within 15 days after it is filed with New York State.</p> <p>2. Indicate the average number of employees employed by the employer on business days during the preceding calendar year: _____</p> <p><b>NOTE:</b> Use the "full time equivalent" (FTE) employee counting method set forth in 26 U.S.C. 4980(H) to determine group size. This is the same calculation method used to determine employer liability under the "Shared Responsibility for Employers" provisions of the Affordable Care Act (ACA) and Internal Revenue Code. Note that employees of affiliated entities under common control (such as parent corporations and wholly owned subsidiary corporations) must be counted together for this purpose.</p> <p>3. Please specify the current number of COBRA participants: _____</p> <p>4. Is your company or organization a subsidiary, division or affiliate of another company? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Annual average eligible employees. (Add the employee counts for each month. Divide by 12 and round up to the nearest whole number.) 2016 _____ 2017 _____</p>

Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

## SECTION IV: OTHER COVERAGE

### Other group health or HMO coverage

Please complete the information below for your other group health coverage which is still in force or which was terminated within the past 12 months.

Name and Address of Insurer	Type of Coverage	Effective Date of Policy	Termination Date of Policy

## SECTION V: PRODUCT SELECTION

### EmblemHealth Products

Desired Effective Date: \_\_\_\_\_

- HMO – Platinum Metal       HMO – Silver Metal       HMO – Gold Open Access Metal  
 HMO – Gold Metal       HMO – Bronze Metal       HMO – Bronze HSA Metal

## SECTION VI: ENROLLMENT POLICIES CLASS

### Employer Contributions

Please specify the percent or amount that your group will contribute towards EmblemHealth program premiums for your employees and their dependents. There is no minimum employer contribution required.

- Employee: \_\_\_\_\_ % or \$ \_\_\_\_\_       Family: \_\_\_\_\_ % or \$ \_\_\_\_\_       No Contribution

### New Hire Eligibility Policy

Please specify the date on which a new employee will be eligible for coverage under the EmblemHealth program.

- Date of hire       First of the month following date of hire

### AFTER:

- 30 Days       60 Days       90 Days (waiting period may not exceed 90 days)

If more than one class of employees will be covered, please complete Section (VI-A).

**NOTE:** Newly eligible employees must be given 30 days to enroll.

**For additional classes, please continue on a separate piece of paper.**

## SECTION VII: SHOP CERTIFICATION

You may qualify for tax credits if:

- You are a business with less than 25 full-time equivalent employees with an average annual salary of \$53,000 or less in 2018.
- Contribute at least 50% toward the cost of employee-only coverage.
- Offer coverage to all full-time equivalent employees.

Small businesses can only have their eligibility determined through the NY State of Health. All small business plans are eligible for SHOP certification and a tax credit.

Are you SHOP-certified?  Yes  No

For more information visit [nystateofhealth.ny.gov/employer](http://nystateofhealth.ny.gov/employer) or call NY State of Health Customer Service at **855-355-5777**.

I understand that the phone numbers I provided on this application may be used by EmblemHealth or any of its contracted parties to contact me about my account, my health benefit plan or related programs, or services provided to me.

## SECTION VIII

For employer groups comprised of one or more employees, please check your current employer status below to ensure proper coordination of benefits for your Medicare Eligible Active Employees (you must check one of the boxes below):

- A.  Employed fewer than twenty (20) full-time or part-time employees for twenty (20) or more calendar weeks for each working day in each of twenty (20) or more calendar weeks in the current calendar year (or the preceding calendar year).
- Employed twenty (20) or more full- or part-time employees for twenty (20) or more calendar weeks for each working day in each of twenty (20) or more calendar weeks in the current calendar year (or the preceding calendar year).

**NOTE:** All employers that are treated as a single employer under Internal Revenue Code Section 52 must be treated as a single employer for purpose of the Medicare secondary payer rules. According to Internal Revenue Code Section 52, all employees of all corporations that are members of the same controlled group of corporations must be treated as employed by a single employer. This means that if a parent company owns at least fifty percent (50%) of a subsidiary, then the number of employees of the parent and the subsidiary must be combined for purposes of determining the 20-employee threshold. Similarly, brother-sister corporations may be combined in some cases if the parent corporation owns at least fifty percent (50%) of the brother-sister corporations.

- B.  Please check here if your group is a large group health plan. A large group health plan is a plan of, or contributed to by, an employer or employee organization to provide health benefits that cover the employees of at least one (1) employer that normally employed at least one hundred and one (101) employees on a typical business day during the preceding calendar year.

## SECTION IX

The group agrees to do the following:

- Make payroll deductions, if employee contributions are required, and remit to EmblemHealth the premiums payable in accordance with the terms of the Contract. Failure to pay on time could result in the termination of the group's coverage.
- Promptly notify EmblemHealth, of the termination or addition of any member(s) covered or to be covered.
- Promptly provide EmblemHealth with any information necessary to properly administer the coverage.
- Ensure compliance with ERISA/TEFRA/DEFRA/COBRA/OBRA and any other legislation pertaining to your group's coverage, as applicable.
- Employer/group acknowledges receipt of a Summary of Benefits and Coverage (SBC) in paper or electronic form from EmblemHealth (or its agent) for the health plan(s) for which the Employer/group is applying. Employer agrees that it shall deliver a copy of such SBC(s) to each eligible participant and beneficiary as part of any written application materials that are distributed by employer/group to participants and beneficiaries for purposes of enrollment under the health plan(s). If employer/group does not distribute written application materials for enrollment, the employer/group agrees to deliver the SBC to each participant no later than the first date on which the participant is eligible to enroll in coverage for the participant and any beneficiaries. The SBC shall be delivered to each participant and beneficiary either in paper form or, to the extent permitted by 45 C.F.R. 147.200(a)(4)(ii), electronically.

It is understood that:

- If an acceptable employee enrollment form is received prior to the eligibility date, coverage will begin on the date of eligibility.
- If an acceptable employee enrollment form is received subsequent to the eligibility date, coverage will begin on the date of receipt.
- All group applications are subject to approval by EmblemHealth.

I, the undersigned, understand and agree that this application is for health insurance coverage offered by EmblemHealth, and will form a part of any Contract issued in reliance upon it. Acceptance of the group for coverage and the final rates are based upon the above information and the eligibility of the actual enrollees. Any intentional material misrepresentation within this group application or the enrollee transaction and application form, may cause termination of this coverage subject to the terms of the Contract. I understand and agree that it is my responsibility to offer coverage to all eligible employees and their dependents, and I will provide an enrollment form or a waiver of coverage form signed by each eligible employee within thirty (30) days of his/her eligibility date.

I also understand that any existing coverage presently being provided to employees should not be canceled until written approval of this application has been received. I am submitting a one (1) month premium deposit to be held without obligation until this application is approved. This premium deposit will be applied to the applicable premium billing/payment frequency I selected under this Contract. The premium deposit submitted with this application will be refunded if coverage does not become effective.

All statements in this application for coverage under a Contract for insurance shall be deemed representations and not warranties, and no such statements shall be used to deny a claim under the Contract, unless the statements are made in the application or in addenda attached to the Contract.

**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 five thousand dollars and the stated value of the claim for each such violation.**

Signed at:

On the \_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_

By: \_\_\_\_\_ Title: \_\_\_\_\_

By: \_\_\_\_\_ Title: \_\_\_\_\_

Please return this completed application and the following items:

- Employer's Quarterly Report of Wages Paid to Each Employee (NYS—45)
- First month's premium

To: **EmblemHealth, New Business/Sales, 55 Water Street, New York, NY 10041.** If you have any questions, please call **1-866-614-6040.**

**COVERAGE IS NOT EFFECTIVE UNTIL WE NOTIFY YOU IN WRITING**

**SECTION X — To be completed by EmblemHealth General Agent or Selling Agent**

Company Name			Date
Address			
City	State	ZIP	County
Telephone No. ( )		Fax No. ( )	
Group Contact		E-Mail Address	
Desired Effective Date		Effective date changed since original application? <input type="checkbox"/> Yes <input type="checkbox"/> No	
General Agency	GA No.	Override	
EmblemHealth Group No.		EmblemHealth Marketing Rep	

**For EmblemHealth internal use only**

Selling Agent			<input type="checkbox"/> To Be Credentialed
SA No.	Commission		
Name/Agency Name			
Address			
Telephone No. ( )	E-Mail Address	Fax No. ( )	
			Split Commission _____%

Selling Agent			<input type="checkbox"/> To Be Credentialed
SA No.	Commission		
Name/Agency Name			
Address			
Telephone No. ( )	E-Mail Address	Fax No. ( )	
			Split Commission _____%

**Confirmation that the following items are attached:**

Deposit Check	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Amount: \$ _____
Proof of Employment	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Last Paid Premium Invoice from Current Carrier	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
COBRA Letters of Election	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Proof of Medicare Eligibility, Part A and B	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
SA Authorized Signature			Date



**ATTENTION:** Language assistance services, free of charge, are available to you. Call **1-877-411-3625** (TTY/TDD: **711**).

**Español (Spanish)**

ATENCIÓN: Usted tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-411-3625** (TTY/TDD: **711**).

**中文 (Traditional Chinese)**

注意：我們免費提供相關的語言協助服務。請致電 **1-877-411-3625** (TTY/TDD: **711**)。

**Русский (Russian)**

ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика. Звоните по тел. **1-877-411-3625** (служба текстового телефона TTY/TDD: **711**).

**Kreyòl Ayisyen (Haitian Creole)**

ATANSYON: Gen sèvis èd nan lang gratis ki disponib pou ou. Rele nimewo **1-877-411-3625** (TTY/TDD: **711**).

**한국어 (Korean)**

주의: 귀하에게 언어 지원 서비스가 무료로 제공됩니다. **1-877-411-3625**(TTY/TDD: **711**)번으로 전화하십시오.

**Italiano (Italian)**

ATTENZIONE: sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero **1-877-411-3625** (TTY/TDD: **711**).

**אידיש (Yiddish)**

אכטונג: שפראך הילף סערוויסעס, אהן קיין פרייז, זיינען דא צו באקומען פאר אייך. רופט **1-877-411-3625** (TTY/TDD: **711**).

**বাংলা (Bengali)**

মনোযোগ দিন: ভাষা সহায়তা পরিষেবাগুলি আপনার জন্য বিনামূল্যে উপলব্ধ আছে। **1-877-411-3625** (TTY/TDD: **711**) নম্বরে ফোন করুন।

**Polski (Polish)**

UWAGA: dostępna jest bezpłatna pomoc językowa. Prosimy zadzwonić pod numer **1-877-411-3625** (TTY/TDD: **711**).

**العربية (Arabic)**

يرجى الانتباه: تتوفر لك خدمات المساعدة اللغوية مجاناً، اتصل على الرقم **1-877-411-3625** أو (TTY/TDD: **711**).

**Français (French)**

ATTENTION : une assistance d'interprétation gratuite est à votre disposition. Veuillez composer le **1-877-411-3625** (TTY/TDD : **711**).

وجہ دیں: آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ 1-877-411-3625 (TTY/TDD: 711) پر کال کریں۔

**Tagalog (Tagalog)**

NANANAWAGAN NG PANSIN: Mayroon kang magagamit na mga serbisyo para sa tulong sa wika nang walang bayad. Tawagan ang **1-877-411-3625** (TTY/TDD: **711**).

**Ελληνικά (Greek)**

ΠΡΟΣΟΧΗ: Διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε το **1-877-411-3625** (για άτομα με προβλήματα ακοής (TTY/TDD): **711**).

**Shqip (Albanian)**

VINI RE: Shërbime ndihmore për gjuhën, falas, janë në dispozicionin tuaj. Telefononi në **1-877-411-3625** (TTY/TDD: **711**).

**NOTICE OF NONDISCRIMINATION POLICY**

EmblemHealth complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

**EmblemHealth:**

- Provides free aids and services to people with disabilities to help
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose first language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please call member services at **1-877-411-3625** (TTY/TDD: **711**).

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call member services at **1-877-411-3625**. (Dial **711** for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth's Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at **U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019**, (dial **1-800-537-7697** for TTY services).

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).