

Waiver of Group Health Insurance

Producer Communication #546

Originally Issued April 2011

Updated May 7, 2015

Message

The *Waiver of Group Health Insurance Coverage* form (C-69) was revised to include a section of checkboxes for employees to indicate what lines of business they have with another carrier.

A Spanish version of the form (C-69sp) as well as an Excel template for electronic waiver submission have been created.

Details

All eligible employees must complete a waiver form if they are choosing not to enroll. There are four approved formats of the waiver form:

1. Waiver form in English* (*Attachment A*)
2. Waiver form in Spanish* (*Attachment B*)
3. Excel template for electronic waiver submission (*Attachment C*)
4. Connected Health tool for Capital's Private Exchange

*Electronic signatures are only permitted if submitted from approved vendors (i.e. FormFire and Easy App).

All eligible employees who complete a waiver in its entirety (including where their current coverage is provided and which products they are waiving due to other coverage) will be counted in the calculation towards the total participation percentage required. Employees with other coverage (e.g., from a spouse, parental coverage where the employee is a dependent, individual coverage—including individual Marketplace coverage by any carrier, and those with public coverage such as Medicare and Medicaid) will be calculated as enrolled. Employees covered as the subscriber on group coverage with another carrier offered by the same employer group will NOT be considered valid waivers for purposes of meeting participation guidelines. If an employee does not check a line of business on the waiver, Compliance will not assume they are waiving coverage for that product (e.g., if the employee signs the waiver and checks the “medical” box but not the “dental” box, Compliance will only apply the waiver to the medical participation). CBC may verify true and active coverage during any audit activity.

Waiver forms or the waiver Excel template must be submitted with all new group and change in risk pool final paperwork in order to accurately calculate the level of participation. The waivers are not considered optional and should not be submitted after the rest of the group's paperwork.

If paperwork is submitted to underwriting without waiver information included, the Sales Executive will be notified and the group paperwork may be returned. Underwriting Compliance will not approve and/or move a group until they are determined to be in compliance.

Waiver forms are needed when the subscriber/employee is waiving coverage. We do not require waiver forms to be completed for dependents (spouse, children) choosing not to enroll.

The current version of the Waiver forms and template should always be utilized with your submissions.

The use of outdated forms may delay the processing of the group.

Attachments

- **Attachment A** – Waiver of Group Health Insurance Coverage (C-69)
- **Attachment B** – Waiver of Group Health Insurance Coverage-Spanish (C-69sp)
- **Attachment C** – Waiver of Group Health Insurance Coverage Excel template

Questions

Contact your Preferred Agency with any questions. Thank you.