



## SMALL GROUP/SOLE PROPRIETOR ELIGIBILITY SHEET

1. The group must be actively in business with a street address in one of the five Boroughs: Manhattan, Brooklyn, Queens, Bronx and Staten Island.
2. Full time is defined as actively at work at least 20 hours per week. Groups of one can be submitted only when accompanied by a waiver from the second eligible employee. **Sole Proprietor cases must be submitted with a Schedule C tax form showing a fulltime annual minimum income of \$15,000.**
3. Owners, Partners and officers must meet minimum hourly actively at work requirements.
4. POS participation requirement is 50% participation after spousal waivers. There are no minimum requirements for HMO groups. Employees not electing coverage must submit a waiver form with case submission.
5. Atlantis requires all enrolling subscribers to reside or work in the contracted area: Manhattan, Queens, Brooklyn, Staten Island and Bronx.
6. Medicare recipients are eligible so long as they meet the criteria #2.
7. Eligible dependents are defined as legally married spouse or a legally dependent child up to the age 19. Student rider up to 23 included in community rates if financially dependent and enrolled as a full-time student at an accredited educational institution. Rider to age 25 available.
8. The following are excluded from eligibility and coverage:
  - A. Household help.
  - B. Seasonal Workers & temporary personnel.
  - C. Retirees.
9. Should Atlantis Health Plan determine that group information is materially false, we reserve the right to terminate or deny coverage.



## **ENROLLMENT & WAITING PERIODS**

1. Groups are eligible for coverage on the 1<sup>st</sup> or the 15<sup>th</sup> of the month only. We will accept 15<sup>th</sup> of the month effective dates only when an existing policy (effective 15<sup>th</sup> of the month) is in place or if there was no prior coverage.
2. Open enrollment will be held once a year, 30 days prior to renewal date.
3. PLAN CHANGES. An official at the company should submit plan changes to Atlantis Health Plan no later than one month after initial enrollment. If no changes are made, then the next period to change benefits will be during open enrollment and submitted by the 25<sup>th</sup> of the month prior to renewal date.
4. Employee waiting periods are not to exceed 6 months.
5. New employees will be able to enroll in the plan on the first of the month following the plan's waiting period.
6. Employees who are terminated will be covered until the last day of the month in which the termination occurred. All terminations must be submitted either on a completed termination form or on company letterhead.
7. Late enrollees (those who decline coverage and subsequently wish to enroll without a qualifying event) will be eligible to enroll at the next annual open enrollment period. Qualifying events: unexpected event that will terminate an employee's participation in another health plan. An example of a qualifying event is loss of coverage thru a spouse losing a job.



## **CASE INSTALLATION**

1. All completed documents to enroll a new case must be submitted to Atlantis Health Plan no later than the 25<sup>th</sup> of the month preceding effective date, for 1<sup>st</sup> of the month effective. For 15<sup>th</sup> of the month effective all cases must be submitted by the 10<sup>th</sup>. If the 25<sup>th</sup> or the 10<sup>th</sup> of the month falls on a weekend, then the immediate following Monday will be considered the cut-off date.
2. Groups that have more than 5 employees are allowed 2 plan options on a given case, a high and a low option, such as one for management and one for staff. Same tier structure for both options is required.



**REQUIRED DOCUMENTATION TO SUBMIT A CASE**

1. Group Agreement Form. ( )
2. Sales Submission Form. ( )
3. Check for 1<sup>st</sup> month premium from the employer's business account. ( )
4. Fully completed original employee enrollment forms and waiver forms (if applicable). Faxes or copies are not acceptable. ( )
5. Health History Coverage Form for all enrolling subscribers & dependents. ( )
6. Quarterly wage and tax statements (NYS 45) for small groups and Schedule C tax document for Sole Proprietors. See chart below for tax documents needed for other type businesses. ( )
7. Health History Coverage Form and copy of current carrier bill on small groups (if applicable). ( )

All small group businesses must supply the following tax documentation to Atlantis Health Plan:

1. Most recent Quarterly Wage & Tax statement: NYS 45.
2. If not required to file Wage & Tax Statement, one of the following is required:

Business Type	REQUIREMENTS
If a "C" corporation	Articles of incorporation, form 1120 (line 13 is wages) and Payroll Documents
If a Church	Form 941 (line 2 is wages) and payroll Documents
If an LLC	LLC agreement and the appropriate documentation noted above.
If a Partnership	K-1 or Form 1065 (line 9 is wages) and payroll documents and business license.
If an "S" corporation	Articles of incorporation, form 1120S (line 8 is wages) and payroll documents
If a sole proprietor	Business license, form 1040/Schedule C (line 26 is wages) and Payroll Documents

3. If the business has been in existence less than 1 year and has not yet filed a quarterly Wage and Tax Statement, Atlantis Health Plan will accept Corporation or Partnership papers and payroll documents.