

Group Procedures

NEW SMALL GROUP IMPLEMENTATION CHECKLIST

To enroll a new small group, the following information must be provided:

- Completed Employer Application; must be received by the 15th of the month prior to the effective date of the contract for new business with previous health insurance.
- Proof of business eligibility.
- Pay stubs may be required to verify employment if employee has been recently hired.
- Broker of Record Letter on group's letterhead, if applicable.
- To ensure appropriate enrollment, submit completed Employee Enrollment Forms to CDPHP 10 days prior to the effective date.
- First month's premium needs to be received by CDPHP 10 days prior to the effective date.



Note: If CDPHP has terminated a group for non-payment of premiums, the group must wait 12 months from the date of termination before a new group application will be accepted.

It is important to consider the current level of benefits and project any anticipated annual changes needed before the annual renewal period. Once the renewal process is completed, no changes can be made to contracts for a period of one year. Changes include the addition or deletion of any rider benefit or base plan copayment, coinsurance, or deductible.

Your CDPHP representative is available to assist you in ensuring that your paperwork is accurate and completed in time for our deadline of the 15th of each month. Please call us if you need assistance. We cannot guarantee the effective date quoted on paperwork that we are unable to finalize by the 15th.

Plan options can only be changed at the group's renewal or when CDPHP is required to comply with state or federal guidelines.

SMALL GROUP RENEWALS

Sixty days prior to a group's anniversary date with CDPHP the group will receive an annual renewal notification packet. For brokered groups, the broker will receive the same notification 2-3 days prior to the group. The renewal notification packet will contain the following important pieces of information:

- **Renewal Information Sheet**—outlines the current benefit package, renewal rates and paperwork deadline for renewal.

Plan options can only be changed at the group's renewal or when CDPHP is required to comply with state or federal guidelines.

- **60-Day Rate Notification Letter**—may be used to renew as is or to note benefit changes.

Groups interested in looking at different health coverage options should contact their broker or CDPHP account representative prior to renewal.

CDPHP recommends that all renewals be completed 30 days prior to renewal to ensure all benefit changes are updated in a timely manner. A completed renewal requires a signed renewal notification letter from the group administrator or a written notice from the broker and a completed [CDPHP recredentialing form](#). In the event that we do not receive a renewal 30 days prior, a reminder notice will be mailed to the account. For brokered groups, the broker will receive the same notification 2-3 days prior to the group.

All current CDPHP groups must renew on an annual basis. If we do not receive notice of the intent to renew group coverage prior to the anniversary date, the group will be terminated for non-renewal. All members will be notified directly that their group coverage has been terminated as of the group's anniversary date.

RENEWAL PROCESS

It is important to consider the current level of benefits and project any anticipated annual changes needed before the annual renewal period. Once the renewal process is completed, no changes can be made to contracts for a period of one year. Changes include the addition or deletion of any rider benefit or base plan copayment, coinsurance, or deductible.

The following changes to group coverage and eligibility criteria can be requested only at the time of the renewal:

- Change to Benefit Plans
- Add/Delete Riders, i.e., Full Time Student Rider, Prescription Drug, Dental, Vision
- New Hire and Termination Period Policy
- Open Enrollment for Employees

NEW LARGE GROUP IMPLEMENTATION CHECKLIST

INFORMATION REQUIRED FOR A QUOTE

To preserve the integrity of the community-rated pool and to determine the most appropriate product and funding mix to maximize account performance, CDPHP is asking all accounts to provide information for analysis purposes. The [needs analysis request](#) includes, but is not limited to: census information; number of eligible subscribers; number insured; number of waivers; competitors currently offered; competitor benefits; competitor products and funding; contribution policy by plan; current rates; and subscribers by plan.

CDPHP uses this information in a variety of ways. The census and participation information allows us to confirm the number of insured subscribers in our service area and, based on current offerings, determine if a product to cover out-of-area members is

necessary. By obtaining the product and benefit information, CDPHP can offer a package that provides benefit parity and consistency for the employer group and allows the carriers to compete on a level playing field where no one is disadvantaged.

To enroll a new large group, the following information must be provided.

For employers who are currently insured:

- Completed [CDPHP Employer Application](#) must be received by the 15th of the month prior to the effective date of the contract for new business with prior health insurance.
- [Broker of Record Letter](#) on group's letterhead.
- [Employee Enrollment Forms](#) to CDPHP 10 days prior to the effective date.

Note: For all new business with no prior health insurance, after the receipt of the employer application, there is an additional 30-day wait, with insurance becoming effective the first of the month after the waiting period. Example: When paperwork is received January 10, the effective date would be March 1.

If CDPHP has terminated a group for non-payment, the group must wait 12 months from the date of termination before a new group application will be accepted.

Plan options can only be changed at the group's renewal or when CDPHP is required to comply with state or federal guidelines.

LARGE GROUP RENEWALS

INFORMATION REQUIRED FOR A QUOTE

As with New Large Group Implementation, CDPHP asks all accounts to provide information for analysis purposes in the renewal process. This preserves the integrity of the community-rated pool and helps determine the most appropriate product and funding mix to maximize account performance. The [needs analysis request](#) includes, but is not limited to: census information; number of eligible subscribers; number insured; number of waivers; competitors currently offered; competitor benefits; competitor products and funding; contribution policy by plan; current rates; and subscribers by plan.

CDPHP uses this information in a variety of ways. The census and participation information allows us to confirm the number of insured subscribers in our service area and, based on current offerings, determine if a product to cover out-of-area members is necessary. By obtaining the product and benefit information, CDPHP can offer a package that provides benefit parity and consistency for the employer group and allows the carriers to compete on a level playing field where no one is disadvantaged.

RENEWAL PROCESS

It is important to consider the current level of benefits and project any anticipated annual changes needed before the annual renewal period. Once the renewal process is completed, no changes can be made to contracts for a period of one year. Changes include the addition or deletion of any rider benefit or base plan copayment, coinsurance, or deductible.

The following changes to group coverage and eligibility criteria can be requested only at the time of the renewal:

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- Open Enrollment for Employees

WAITING PERIODS FOR ALL GROUPS

| | Option | Example |
|----|--|--|
| 01 | No wait, effective date of hire (DOH) | DOH 1/26, Effective 1/26 |
| 02 | 3-month wait from DOH | DOH 1/26, Effective 4/26 |
| 03 | 3-month wait, first of month | DOH 1/26, Effective 5/1 |
| 04 | 2-month wait from DOH | DOH 1/26, Effective 3/26 |
| 05 | 2-month wait, first of month | DOH 1/26, Effective 4/1 |
| 06 | 1-month wait from DOH | DOH 1/26, Effective 2/26 |
| 07 | 1-month wait, first of month | DOH 1/26, Effective 3/1 |
| 08 | 6-month wait from DOH | DOH 1/26, Effective 7/26 |
| 09 | 6-month wait, first of month | DOH 1/26, Effective 8/1 |
| 10 | First of month following DOH | DOH 1/26, Effective 2/1 |
| 11 | Within 30 days | DOH 1/26, Effective sometime before 2/25 |
| 12 | 4-month wait from DOH | DOH 1/26, Effective 5/26 |
| 16 | 4-month wait, first of month | DOH 1/26, Effective 6/1 |
| 17 | First of month following 90 days of employment | DOH 1/26, Effective 5/1 |

TERMINATION POLICY FOR ALL GROUPS

| | |
|---|----------------------------------|
| 1 | Term end of month of termination |
| 2 | Term date of termination |

GROUP CHANGES

Submit to - membership@cdphp.com

REQUEST TO CHANGE WAITING PERIOD FOR NEW HIRES

A group can change its waiting period upon its renewal. A group is allowed an exception once a year outside its renewal to make this change.

A letter from the group is required to change the waiting period. The new waiting period will be in effect on the first of the month following 30 days from receipt of the notice of change by CDPHP.

A group is only allowed to have one waiting period unless it has a clear distinction as to why it needs more than one, such as hourly versus salary, union versus non-union, or management versus non-management.

TERMINATION POLICY CHANGE

A group can change its termination policy upon renewal. If a group wants to change its termination policy at some other time, it needs to submit a written request. The effective date of the change will be subject to a 30-day wait; taking effect as of the first of the month following 30 days from receipt of the notice of change by CDPHP.

SPECIAL OPEN ENROLLMENT REQUESTS

If a group requests a special open enrollment (other than the group's annual renewal), a letter with a valid reason for the request must be received from the group. Valid reasons include: group is not renewing contract with another carrier, rates with other carrier are too high and it is the other carrier's open enrollment, or a group has merged with another company.

All requests for special open enrollments must be received at least 30 days prior to the effective date of the open enrollment. No special open enrollments will be granted without receiving 30 days' advance notice.

MAKE CHANGES ONLINE

Log into the secure employer portal at www.cdphp.com. Authorized users can make changes to subscriber records.

Forms to register for the secure portal may be downloaded from our Web site.