



Small Group Submission Checklist Southeastern Pennsylvania

The Small Group Submission Checklist is a summary of documents required for underwriting review of an application for small group, Affordable Care Act (ACA) coverage. Please refer to the **Underwriting Guidelines** for a comprehensive list of guidelines and direct questions about the guidelines or this document to your Highmark Sales Representative.

The following paperwork is required for **established businesses** applying for small group **medical coverage**:

☐ **Small Group Business Application (SGBA)**

- If enrolling additional entities under IRC 414, complete the [Certification of Eligibility and Employer Group Size](#)

☐ **Ownership/Business Documentation**

Note: Ownership tax documentation is required for any owner who is enrolling and doesn't appear on the UC tax report or year-to-date payroll.

- Form 1040 (Sole Proprietors)
 - Schedule C (Form 1040 for Profit or Loss from Business)
 - Schedule E (Form 1040 for Supplemental Income and Loss)
 - Schedule F (Form 1040 Profit or Loss from Farming), or
 - Schedule H (Form 1040 for Household Employment Taxes)
- Form 1065 (Partnerships) and Schedule K-1s
- Form 1120S (S Corporation) and Schedule K-1s
- Form 1120 (C Corporation)
 - Note: Officers must appear on UC or payroll as full-time employees or show compensation as paid officers on Form 1125-E
- Form 990 (Religious or Non-Profit Organizations)

If prior year ownership documentation isn't available, [Form 4868](#) (Application for Automatic Extension Time to File) and the most current ownership tax documentation is required. (If [Form 4868](#) isn't available, a letter that's signed and dated by a certified public accountant (CPA) is required with the most current ownership tax documentation.)

☐ **Electronic Enrollment Spreadsheet** (required)

- [Instructions](#) to guide completion of the Electronic Enrollment Spreadsheet
- The [Enrollment/Waiver Form](#) is required to report waivers in Delaware only. It's not required in Pennsylvania, West Virginia or New York markets, but employers should use it to collect and retain employee elections.

☐ **Unemployment Compensation (UC) Tax Report -OR- Year-to-Date Payroll** (if UC exempt or a start-up business) reflecting all employees and owner(s), including those in other states

- Either report must reflect annotations for each employee and owner(s):
 - FT (full-time)
 - PT (part-time)



- VW (valid waiver) or NVW (non-valid waiver) – OR – OC (other coverage) or NOC (no other coverage)
 - O (owner)
 - C (COBRA beneficiary)
 - L (laid off)
 - S (seasonal)
 - T (terminated)
 - U (union)
- COBRA election notices for all COBRA beneficiaries
- Year-to-date payroll report for new employees who don't appear on the UC
- [New Employee Affidavit](#) for employees who don't yet appear on payroll

New/start-up businesses applying for small group medical coverage must provide the following documents:

- ☐ **[Small Group Business Application \(SGBA\)](#)**
 - If enrolling additional entities under IRC 414, the [Certification of Eligibility and Employer Group Size](#)
- ☐ **[Electronic Enrollment Spreadsheet](#)** (required)
 - [Instructions](#) to guide completion of the Electronic Enrollment Spreadsheet
 - The [Enrollment/Waiver Form](#) is required to report waivers in Delaware only. It's not required in Pennsylvania, West Virginia or New York markets, but employers should use it to collect and retain employee elections.
- ☐ **Unemployment Compensation (UC) Tax Report -OR- Year-to-Date Payroll** (if UC exempt or a start-up business) -OR- [Start-Up Business Affidavit](#) (if UC or payroll is not yet available) reflecting all employees, including those in other states
 - Any report must reflect annotations for each employee and owner(s):
 - FT (full-time)
 - PT (part-time)
 - VW (valid waiver) or NVW (non-valid waiver) – OR – OC (other coverage) or NOC (no other coverage)
 - O (owner)
 - C (COBRA beneficiary)
 - L (laid off)
 - S (seasonal)
 - T (terminated)
 - U (union)
 - COBRA election notices for all COBRA beneficiaries
 - Most recent year-to-date payroll report for new employees who don't appear on the UC
 - [New Employee Affidavit](#) for employees who don't yet appear on the UC or year-to-date payroll
- ☐ SS-4 letter received from the IRS showing EIN assignment



Businesses applying for **standalone dental and/or vision coverage** must provide the following documents:

- ☐ **Small Group Business Application (SGBA)**
 - If enrolling additional entities under IRC 414, the **Certification of Eligibility and Employer Group Size**
- ☐ **Electronic Enrollment Spreadsheet** (required)
 - **Instructions** to guide completion of the Electronic Enrollment Spreadsheet
 - The **Enrollment/Waiver Form** is required to report waivers in Delaware only. It's not required in Pennsylvania, West Virginia or New York markets, but employers can use it to collect and retain employee elections.

Additional forms required for new business submissions (as applicable):

- ☐ **Act 4 of 2009 Form**
- ☐ **Affidavit of Common Law Marriage**
- ☐ **Domestic Partner Affidavit**
- ☐ **Disabled Dependent Certification Form**
- ☐ **Disability Verification Form**
- ☐ **HSA Application**
- ☐ **HRA Application**

Underwriting reserves the right to request additional information not listed above when deemed necessary.

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