New Group Enrollment Checklist

Documents Texas employers need to submit a new group health plan

Texas Health Agents | (972) 666-0578 | texashealthagents.com

1. State Quarterly Wage & Tax Report - most recent quarter

- [ ] This is the quarterly wage report filed with the Texas Workforce Commission (TWC).
- [ ] Indicate the status of each employee: full-time, part-time, seasonal, or terminated.
- [ ] For every full-time employee, include an application, a waiver of coverage, or an entry on the enrollment spreadsheet.
- [ ] Employers with employees in other states should provide that state's equivalent quarterly wage/unemployment report to account for all employees.
- [ ] Start-up companies without a wage report yet: submit the Articles of Incorporation, a company letterhead listing all employees and their full-time/part-time status, and a copy of the most recent payroll.
- [ ] If a wage report is not available for a company in business more than three months, consult your carrier's sales executive or your GA for the proper documentation.
- [ ] Owners working full-time without W-2 income: submit the Owner's Certification of Full-Time Employment with supporting documentation.

2. Enrollment Spreadsheet or Employee Applications, Including Waivers

- [ ] Every eligible employee needs an enrollment record - either enrolled or waived.
- [ ] Waivers must be documented in writing for anyone declining coverage.
- [ ] If the Universal Application is used, the health statement portion should be omitted for ACA small groups.
- [ ] HMO enrollees: include provider/PCP selection on the application or enrollment spreadsheet.

3. Binder Payment

- [ ] Initial premium payment via Electronic Funds Transfer (EFT) is required.
- [ ] Include a voided copy of the group's corporate check with the submission.

Requirements vary slightly by carrier. We will confirm the exact documentation list for your chosen carrier before you submit, and can help you gather anything you're missing at no cost. Call (972) 666-0578 or visit texashealthagents.com/group-insurance/ to get started.