

New Business Submission Checklist

The following materials will need to be **completed** and submitted to Blue Cross Blue Shield **30 business days** prior to the requested effective date in order to establish group health coverage:

[Copy of BlueQuote Rate Sheet proposal \(Indicates requested tier, plan & effective date\)](#)

[Employee Enrollment Forms](#)

- List Primary Care Physician name and Provider identification number for HMO policies
- Employee and Employer signatures are required

[Group Application Form](#)

- Please complete Parts 1, 2, 4 & 5
- Under section 3, check BlueLinks box if you would like access to the online enrollment system (move to front of account application)

[Waiver of Coverage Forms for employees declining coverage](#)

- Please indicate the reason for declining coverage
- Please indicate the alternate carrier

[Most Recent Quarterly Wage Report or \(for newly established businesses\) WR-1 waiver form accompanied by a signed census](#)

- Indicate on form the status of any employee that is not enrolling or waiving (i.e., not eligible, terminated, etc.)

[View the attached form for acceptable tax documents/proof of business for accounts that have between 1 and 4 employees.](#)

[Check for first month's premium payable to BCBSMA](#)

Please note: Final rates are based on actual enrollment & are subject to underwriting approval.

Mail complete package to:
Blue Cross Blue Shield of Massachusetts
Attn: New Business Sales
Landmark Center
401 Park Drive
Boston, MA 02215
☎ Fax (617) 246-3160

or

Mail complete package to:
Blue Cross Blue Shield of Massachusetts
Attn: New Business Sales
446 Main Street
Fifth Floor
Worcester, MA 01608
☎ Fax 617-246-7626

Incomplete submissions will delay processing and may result in a loss of requested effective date or a returned package

Acceptable Tax Documentation and Proof of Business



The chart below illustrates the necessary documents required by Underwriting in order to set up a small business through new sales.

****Do not proceed with the account set-up if the required tax and/or proof of business documentation have not been supplied.**

Business Type	Acceptable Documents
<p>Newly established small business (1-4) <u>without</u> employees must supply two forms of the following documents:</p> <p>Note: (Applies to all business types listed) <i>If a business has more than 2 partners which causes less than 50% ownership, those partners applying for coverage must supply a signed document stating that they work at least 30 hours in order to be eligible. This letter must be accompanied by the documentation to the right.</i></p>	<ul style="list-style-type: none"> • Business Certificate from the city or town the business is established (<i>applications accepted</i>) • Proof of business checking account (<i>applications acceptable</i>) • Proof of business insurance coverage • Business excise tax documents • EIN (Employer Identification Number) application • 1099 Sub-contractors such as a realtor or mortgage broker may supply their business license, accompanied by a letter from the contracting agency verifying the sub-contractor is in a working relationship. <p>Note: <i>If available, you may submit tax documentation listed under Existing small businesses without employees.</i></p>
<p>Newly established small business (1-50) <u>with</u> employees must supply both:</p>	<ul style="list-style-type: none"> • WR-1 waiver form (BCBSMA) must be accompanied by a signed census from the group. <p>And</p> <ul style="list-style-type: none"> • 1 of the documents listed above as proof of business (ex: <i>EIN application</i>)
<p>Existing small business (1-4) <u>without</u> employees, must supply one of the following documents:</p>	<ul style="list-style-type: none"> • Schedule C (<i>used to report income or loss from a business you operated or a profession you practiced as a sole proprietor.</i>) - also <i>Form 1120S</i> • Schedule K (<i>used to report income and other distributions from partnerships, S corporations and some estates and trusts.</i>) • Form 1065 (<i>U.S. Partnership Return of Income</i>) • Schedule SE – Form 1040 (<i>If you had net earnings from self-employment from other than church employee income (line 4 of Short Schedule SE or line 4c of Long Schedule SE) of \$400 or more.</i>)
<p>Existing small business (1-50) <u>with</u> employees, must supply one of the following documents:</p>	<ul style="list-style-type: none"> • WR-1 • Quarterly wage report • Payroll records