



New Business Submission Checklist

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

☐ Employee Enrollment Forms

- List Primary Care Physician name and Provider identification number for HMO policies
- Employee and Employer signatures are required
- Submit top copy to BCBS; yellow copy for company files; pink copy to employee

☐ 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

☐ Waiver of Coverage Forms for employees declining coverage

- Please indicate the reason for declining coverage

☐ Form WR-1 (Quarterly Wage Report) or WR-1 waiver accompanied by a signed census for a newly established business

- 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

Mail complete package to:

Blue Cross Blue Shield of Massachusetts
Attn: New Business Sales
Landmark Center
401 Park Drive
Boston, MA 02215

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 (1-4) <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. • And • 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.) - also 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 (1-4) <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