

Humana 51-99 Quoting & Underwriting

Helpful Information & Guidelines For 2016 Effective Dates

New Business Quoting 51– 99 Employer Groups

- Please send quote requests to easyrate@humana.com and copy closness@humana.com
- The case size will be defined by the group's **payroll count** as defined below:
 - ⇒ **Payroll (aka, ATNE = Average Total Number of Employees)** – the total number of employees on payroll based on a monthly average during prior calendar year (Includes temporary/seasonal, permanent, part-time and full-time employees)
*** All RFPs must indicate payroll count ***
- Current 2015 plans will be used for quoting. (2016 released plan grids are for Community-Rated groups with payroll counts of 1-50 only)

Underwriting 51-99 Employer Groups

For an underwritten medical quote, the following is needed:

Employer Level Underwriting— in order to obtain an underwritten quote, we will require :

- 1) Humana Risk Assessment form or Employer Group App
- 2) Copy of Renewal Letter showing current and renewal rates
- 3) Louisiana state-mandated claims report from current carrier
- 4) Current carrier bill showing the listing of covered employees
- 5) Benefit Summaries or SBCs for each current medical benefit

Groups requiring full EOI (individual apps) and not eligible for Employer Level Underwriting:

- Virgin Groups
- Group moving off of a PEO or Self-Funded plan
- Groups moving more than 60 days off current renewal
- Groups enrolling less than 26
- Level Funded Premium Groups
- Groups who are currently community rated

Additional Helpful Information

- Census changes of more than 25% from renewal count to quoted count will require applications on members being added
- Participation Loads will apply for any participation percentage under 50% - (credible waivers will be removed from eligible count prior to calculation)
- Underwriting will have final discretion to request apps on any group.
- Guidelines above are for Louisiana. Please contact Sales for questions regarding groups domiciled in other states as guidelines may be different.