

# New Jersey Small Group (2-50) – OHI and OHP Attachment A

## UNDERWRITING GUIDELINES

The following underwriting guidelines must be met for Oxford Health Insurance, Inc. or Oxford Health Plans (NJ), Inc. (“Oxford”) to accept this Application:

- A. Oxford must be the sole carrier for the group.
- B. Effective dates of coverage are in effect on any given day within a month, as long as all information is received by Oxford in conjunction with the requested effective date. Renewal dates will always be the first of the month.
- C. The Employer must contribute at least 10% toward the premium.
- D. Class carveouts are allowed as long as the employer is not sponsoring another plan for the excluded employees/classes and the Sole Carrier requirement is met (as stated above). Regarding class carveouts in general, pursuant to new federal rules, please consult your tax professional or attorney.
- E. Dual and Triple Options will be allowed. A fourth option will not be allowed for class carveout or any other purpose.
- F. All out-of-area enrollments, including Oxford USA<sup>SM</sup> enrollment, is limited to 50% of the total enrolled employees.
- G. Participation: New Jersey Small Group (2-50) requires 75% net of valid waivers (Medicare, Medicaid, Spousal Coverage and NJ FamilyCare) and Oxford must be the sole carrier offered (as stated above).
- H. In establishing the percentage of employee participation, a one-to-one credit shall be given to each employee covered by a spouse’s health benefits coverage, Medicare, Medicaid, or NJ FamilyCare.
  - For example; a small group has three employees who each have coverage under their spouse’s plan. The three employees are to be included in the count for the number of enrolling employees when determining the participation percentage. The employees with coverage under a spouse’s plan are considered to have health coverage; and, therefore, count toward the employee participation. In this way, a group is not penalized if they have employees covered by a spouse’s health benefits plan, Medicare, Medicaid, or NJ FamilyCare.
- I. Documentation Requirements:
  - a. The New Jersey Wage Reporting (WR-30) Tax Form, the Small Employer Health Benefits Waiver of Coverage (Exhibit T) or other standard accepted forms are required.
  - b. Employer Certification and HSA Certificate of Understanding are required.
- J. There is a grace period of five days from the pended receipt date for forms.
- K. If forms are not provided as required, the group will be rejected/terminated.
- L. Final rates are based on final enrollment by plan design.

### Renewal Requirements

The renewal requirements are the same as those listed above. Recertification of participation, payroll/tax status, and all other requirements must be met.

Oxford reserves the right to audit groups that do not respond to requests for information and to terminate groups either on the basis of audit results or in the event that necessary information is not provided on a timely basis.

Grandfathered business will not be required to give up multiple plan/multiple carrier arrangements that are currently in place until such time as a plan change is requested and approved. The certification/documentation requirements will apply to all renewals.