

Large group new business sales checklist

Experience rated groups

Census

- Date of birth (DOB) or age
- Gender
- Zip code
- Coverage type
- Special populations
 - Retiree coverage type including dependents
 - COBRA enrollment
 - Medicare coverage type including dependents
- Enrollment status (waiving/applying)
 - Preferred - Census includes plan elections/number of dependents

Rating history

- Current renewal history
 - Current rates
 - If quoting retiree coverage, need retiree language and members identified on census

Plan Design

- SBCs for all current plans

Requirements for final rates

- Union agreement language
- Retiree language
- Leave of absence provisions
- Medicare coverage tier delineation language
- COBRA Enrollment

Reporting

- Most recent 24 months of claims, premium, membership, subscriber data. Claims broken out by medical and pharmacy
- Most recent 24 months of high claimants, with known high claimant threshold, total amount of claims paid
- If quoting dual choice groups, need all carrier contributions, current rates, and enrollment including any dependent information. Must also indicate enrollment status (enrolling/waiving)

Preferred for rating

- Census includes plan elections and number of dependents
- Top provider report
- Pharmacy detail (scripts / 1,000 frequency, therapeutic classes, etc.)
- Any employer group report (EGR) reporting from incumbent carrier
- Renewal history
- Renewal rates
- Separate experience for retirees
- Medicare eligible members