



**HEALTH REPUBLIC**  
INSURANCE

**New Jersey Small Group  
(1-50 Employees)  
Effective January 1, 2015**

**UNDERWRITING GUIDELINES**

The following underwriting guidelines must be met for Health Republic Insurance of New Jersey (HRINJ) to accept a group application:

1. The 1st and the 15th effective dates of coverage may be selected as long as all information is received by HRINJ five (5) business days on or before the requested effective date. If the initial effective date is on the 1st of the first of the month, the group will renew on the first of that same month every year.
2. The Employer must contribute at least 10% toward the total group premium (off SHOP Marketplace).
3. Class carve outs are allowed as long as the employer is not sponsoring another plan for the excluded employees/classes. Minimum participation requirements apply.
4. Dual Option will be allowed for groups enrolling 5 or more employees. Triple Option for groups enrolling 10 or more employees.
5. Participation: New Jersey Small Group (1-50) requires that 75% of eligible employees after valid waivers be enrolled in an HRINJ product. Valid waivers are a Group Health Plan offered by spouse, parent, or another employer, Medicare, Medicaid, NJ Family Care, TRICARE or other Federal or State sponsored Health Plan.
6. **HRINJ will reduce the participation requirement to 50% of the eligible employees IF:**

A small employer maintains the same or greater contribution toward employee coverage for the new plan year as was provided during the current plan year.

AND One or more of the employees who were covered under the small employer's health benefit plan during the current year refuse coverage for the new plan year AND that employee (s) state the reason coverage is being refused is they are securing or secured individual coverage with an APTC (Accelerated Premium Tax Credit) under federal law and they provide evidence of eligibility for such individual coverage and APTC.

AND the small employer fails the 75% participation requirement solely because employees have refused coverage.

7. In establishing the percentage of employee participation, a one-to-one credit shall be given to each employee covered by a Group Health Plan offered by spouse, parent or another employer, Medicare, Medicaid, NJ Family Care, TRICARE or other Federal or State sponsored Health Plan.

**For example:** A small group has five eligible employees and three of those employees each have valid waivers as listed above in #7, these three employees are to be included in the count for the number of enrolling employees when determining the participation percentage. In this way, a group is not penalized if they have employees covered by a Group Health Plan offered by spouse, parent, or another employer, Medicare, Medicaid, NJ Family Care, TRICARE or other Federal or State sponsored Health Plan.

**8. Document Submission Requirement checklist:**

- First month's Premium Check (1/2 month's premium for 15<sup>th</sup> of the month effective date)
- Group Application
- New Jersey Employer Certification
- Completed and signed waiver form, if applicable
- Signed copy of the proposal. Please note: Final rates are based on final enrollment by plan design

**Proof of Business: (groups of 1-5 employees)**

- Schedule C or Schedule K-1 (Owners)
- IRS Form 1120 (Corporate Income)
- Business license

**Newly formed businesses only:** Articles of Incorporation, Certificate of Formation, Certificate of Incorporation (signed and completed with a stamp or receipt with issuing date) or Partnership agreement (stamped by state or notarized)

**Proof of Employment:**

- New Jersey WR-30 – Employer Report of Wages Paid for all employees (only required for groups with fewer than 6 eligible, full-time employees)
- W-4 (for new hires only)
- Payroll documents showing withholdings
- Schedule C or Schedule K-1 (for owners only)

\*Send to: Health Republic Insurance of New Jersey

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Suite 1100

Newark, NJ 07102

Fax: 201.308.8605

Attn.: Michele Harris

\*Or scan and send using secure email only. Instructions for using secure email are located online at <https://newjersey.healthrepublic.us/producer/>.