



Steps to Coverage

Each employer group will be rated / priced separately. Underwriters must have detailed information in order to provide a rate. In order to do that, we need to collect information about each employer and each employee.

Step I – Employers / Employees

Employers submit to the co-op the following items for a rate;

1. BCBS Employer Application (Tip: skip sections within the red- - dashed box)
2. BCBS Census
3. MD Health Group Employee Medical Questionnaire.

MD Health Group will review the items above and submit to underwriting for rating.

Step II - BCBS

BCBS will determine the rate for each specific employer group and communicate that directly to MD Health Group. MD Health Group will communicate to the employer the rating provided by underwriting and assist the employer in making plan selections.

Step III – Employers / Employees

Upon the employers acceptance MD Health Group will send the employer the following items for completion.

Employees

BCBS Employee Enrollment Form

Employers

Employer is required to complete the following;

1. Complete MD Health Group Membership Agreement
2. Complete MD Health Group ACH agreement
3. Complete MD Health Group Employer Product Selection Sheet
4. Wage & Tax Report

Cutoff date: All groups must be submitted by the 15th of the month for a first of the next month effective date. First month's premiums will be collected by ACH debit on the 23rd of the month prior to coverage becoming effective.

Please do not terminate any insurance plans until coverage has been confirmed by MD Health Group, PPC.