

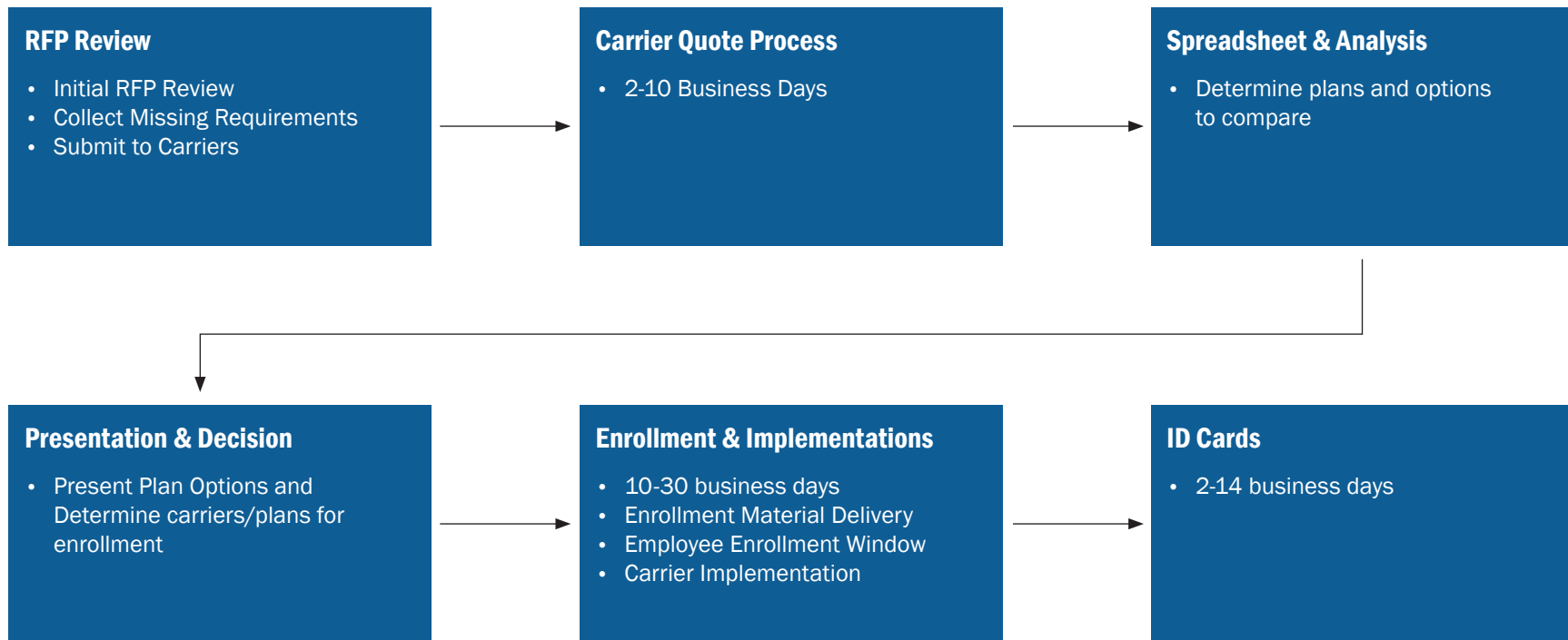


LARGE GROUP PROCESS & TIMELINES OVERVIEW FROM QUOTE TO ENROLLMENT

The process of shopping and enrolling a large group is very different than that of a small group. Each group is rated individually based on not only the employee demographics, but also based on other information collected during the quoting process. Therefore, carriers require more up-front information to accurately produce rates and avoid re-rating the group after the applications are submitted. To prevent lengthy delays in quoting and getting the most accurate rates, having correct and complete information at the start of the process is critical. Help set the proper expectations with your clients by engaging with them at least three to four months in advance and help them understand the extent of the large group process.

Example Group

The below chart demonstrates the time needed from requesting a quote through the members receiving their ID cards. Timeframes can vary, especially when missing items are needed in the quote or enrollment process. By getting missing items as quickly as possible, you can help to limit the overall time needed to implement a new policy.





CARRIER TURNAROUND TIMES

Turnaround times vary by carrier and even by month depending on the volume of business they have. The below timeframes should be used as estimates and not a guarantee.

TURNAROUND ESTIMATES					
CARRIER	CARRIER RFP	ENROLLMENT MATERIAL	LOAD MEMBERS <i>Time begins after all paperwork is complete.</i>	ID CARDS	TEMPORARY ID CARDS / SERVICES PRIOR TO APPROVAL
Aetna	5-7 business days	1-2 days	10 business days	2 business days	Implementation team member is assigned to group for all issues prior to ID card receipt.
Anthem Blue Cross	5-7 business days	1-2 business days	5 business days	4 business days to generate, then 7-10 days for mailing.	Members can download temporary ID cards once loaded in the system.
Blue Shield	5-7 business days	3-4 days for kits. Same day for electronic only enrollment.	7-10 business days	1-2 business days after eligibility is complete	Implementation team member is assigned to group for all issues prior to ID card receipt.
CalCPA	24 hours	1-2 business days	2 business days	14 days after eligibility is complete	Carrier can provide temporary ID cards as needed.
CaliforniaChoice 51+	3 business days 7-10 business days if Kaiser is already in place	1-2 business days, can be overnighted if needed.	7-10 business days	10 business days after eligibility is complete	Carrier can provide temporary ID cards as needed.
Cigna	7-10 business days	3-4 business days	4-10 business days	2 business days after eligibility is complete	Implementation team member is assigned to group for all issues prior to ID card receipt.
Health Net	7-10 business days	7-10 business days for hard copies. Same day for electronic only enrollment.	2-3 business days	7-10 business days	Health Net Beginnings team: Mon - Fri, 8am - 6pm Phone: 1-800-526-6694
Kaiser Permanente	7-10 business days	1 business day	5 business days	14 days	Members should contact Member Services.
Sharp Health Plan	7-10 business days	4-5 business days; can rush if needed.	5 business days	7 business days	Members can print ID numbers from the website 48 hours after being loaded and registering online; they can also call customer care.
UnitedHealthcare	7-10 business days	3 business days	10 business days	HMO: 7-10 business days. PPO: 10-15 business days	For PPO members, temporary ID cards are available online within 48 hours of members being loaded.

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