

UnitedHealthcare Texas SB 80 Guidelines

Category	Guideline
What is SB 80?	<ul style="list-style-type: none"> • Adds new subsection to existing Section 1501.153, Insurance Code • Law change applies to small employer health benefit plans for new or renewing groups effective Jan. 1, 2010 or after • Quote ready Nov. 16, 2009 • 2-50 only • Texas situs groups only • Allowed to offer benefit plans on lower starting price point for employer groups who contribute 100% of premium cost for each eligible employee
Eligibility	<ul style="list-style-type: none"> • Group must have 100% participation • Select a PR plan if participation met • Select a PM plan if participation NOT met • Dual Option PR and PM plan only <ul style="list-style-type: none"> ❖ PR plans must be the base plan
Medical Underwriting	<ul style="list-style-type: none"> • Standard and HB 2015 follow normal process already established • Final rates are subject to underwriting review based on UnitedHealthcare applications, final census and participation qualification
Full Submission/ Case Installation	<ul style="list-style-type: none"> • UnitedHealthcare Employer and Employee Applications <ul style="list-style-type: none"> ❖ include waivers • Copy of proposal with sold rates and plans identified • Wage and Tax – Reconciled with Status marked <ul style="list-style-type: none"> ❖ Active; Waiver; Part-Time; Termed • NEW - Proof of other coverage for waivers on groups with less than 100% participation. (Individual Insurance is not a valid waiver) <ul style="list-style-type: none"> ❖ NEW - Copy of Insurance Card • Copy of prior carrier bill • Premium Deposit (binder check) made payable to UnitedHealthcare • NEW - Groups will be audited minimum of annually to ensure compliance with participation

Insurance coverage provided by or through UnitedHealthcare Insurance Company, PacifiCare Life and Health Insurance Company, or their affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.