Moda Health Plan, Inc.

2-50 Idaho Group Application

Thank you for choosing Moda Health.

Please forward the completed copy to:
ModaGroupSales@modahealth.com

New Group Enrollment Checklist for Employers and Agents

Please note, if any of the below items are not completed in full, enrollment will be delayed

Is this an existing Moda Health group with an active line of coverage? ☐ Yes ☐ No
If yes, please contact your Moda Health Sales or Account Manager to initiate the New Line of Business process

- ☐ Group Application (completed and signed by the group and agent)
- ☐ Quote sheet for selected plans
- ☐ Enrollment forms/Waiver forms for all eligible employees
  - ☐ Please include hire dates on all enrollment forms/green enrollment spreadsheet
  - ☐ Enrollment forms must match census information
- ☐ Declinations for all employees waiving or opting out (applicable to groups with all levels of participation)
- ☐ First Month's Premium (paid electronically via eBill)
- ☐ ESA Agreement
- ☐ Late Acknowledgement Agreement (if enrolling past the 10th of the month)

Member Handbooks

- ☐ Group consent for their employees and dependents to view their handbooks from their Member Dashboard account at www.modahealth.com/memberdashboard

For a first of the month effective date, all new group enrollment materials must be received by Moda Health *no later than the 10th of the preceding month.*

Idaho Master Group Application

Groups Sized 2-50

Section 1: Group information

The following characters ? | / \ * > < : are not accepted.

Legal name				
DBA name (if applicable; appears on bills)		Employer tax ID#		
Effective date	Renewal date	Rate Finder Quote #		
Principal business address		City	State	ZIP
Physical business address		City	State	ZIP
Mailing address		City	State	ZIP

Is the group's mailing address and DBA name the same as their legal name and physical address?	☐ Yes ☐ No
Is the group administrator the same as the billing contact?	☐ Yes ☐ No
Are the group administrator and billing contacts approved to have access to membership and billing functions through Moda Health's Employer Dashboard?	☐ Yes ☐ No

Group administrator	
Email address	Phone
Billing contact	
Email address	Phone
NAICS code	
What business entity type is the group registered as? (LLC, sole proprietor, s-corp., etc.)	

Section 2: Attestation

Is the group a small employer based on the Group Size Determination Form?	☐ Yes ☐ No
Is this an employee only plan which does not offer coverage to dependents?	☐ Yes ☐ No
Is the group subject to COBRA? Count the employees employed on a typical business day in the previous calendar year. Do not count self-employed individuals, independent contractors, and members of the board of directors. If the group had 20 or more employees during at least 50% of the previous calendar year, the group is subject to COBRA.	☐ Yes ☐ No
Is the group subject to Medicare Secondary Payer (MSP) provision? Count the current total number of full-time employees, part-time employees, seasonal employees and partners. Do not count retirees, COBRA members, individuals on other continuation options or self-employed individuals. If the employee count is 20 or more, the group is subject to MSP.	☐ Yes ☐ No
Will Moda Health cover out of state employees? Employees who reside in the state of Hawaii are not eligible to enroll for medical coverage. **If yes, list state(s) and number of employees in each:** _____ _____ _____	☐ Yes ☐ No

Is the group's principal business address in compliance with the ACA? Principal business address is the address required to be used for rating, per 45 CFR 147.102. It may be different than the address a business uses for billing, etc. For most small groups, principal business address is the address of a substantial worksite that is registered with the State. If the business address isn't registered with the State or doesn't represent a substantial worksite, then one of the following addresses should be used for rating. **For plans with a statewide network** • The business address within the state where the greatest number of employees work. **For plans with a partial-state network** • The business address within the plan's service area where the greatest number of employees work, live or reside as of the beginning of the plan year. • If there is no such business address, the zip code that reflects where the greatest number of employees within the plan's service area reside as of the beginning of the plan year.	☐ Yes ☐ No
The group consents to the following statements. 1. I have read and understand the information in this group application. For questions about the information on this group application, I have received advice and counsel from my agent or legal counsel. 2. There is no coverage in effect until this Application and premium deposit are accepted by Moda Health and an effective date is assigned. If this Application is not accepted, the premium deposit will be refunded. 3. All eligible employees are enrolling in the selected Group Policy and all enrolling employees must meet the eligibility requirements specified above. 4. Minimum premium contribution and participation requirements must be met and maintained for the group to remain eligible for coverage except for group renewals purchased between November 15 and December 15. 5. Employees opting out due to other group or individual coverage are not counted toward the participation requirement. 6. The group's designated representative has reviewed the creditable coverage status of prescription drug plans for Idaho small employer plans at https://modahealth.com/employers/compliance.shtml with the producer before selection of medical plans. 7. The group affirms consent to receive from Moda Health insurance documents such as billing, medical policy, endorsements, amendments, addendum, Summary of Benefits and Coverage and member handbooks by electronic delivery. 8. The group is responsible for providing the Initial Notice of HIPAA Special Enrollment Rights and Exclusion Periods to all employees on or before the date they enroll in the Group Policy. 9. The group is responsible for providing the Summary of Benefits and Coverage (SBC) to eligible employees at open enrollment and to new hires and newly eligible employees as required under the ACA. 10. The agent listed in this Application is the group's Agent of Record to represent the group in matters of group insurance benefits provided by Moda Health. This appointment is in effect on the same day as the Application and will remain in force until rescinded in writing. 11. The final rates will be based on actual enrollment and may be different than the rates originally quoted, and that additional information may be required to verify eligibility of the group. 12. To the best of the group's knowledge and belief, the statements in this attestation section and all the information provided in this Application is correct. 13. The group understands it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Moda Health reserve the right to require documentation of employee status and any other criteria related to group and member plan eligibility.	☐ Yes ☐ No

Group Size Determination Form

This form must be completed for all new and renewing groups to determine whether a group is a small employer.

Section 3: Employee Count	
Are you a Controlled Group? If you are a controlled or affiliated group of employers as described under subsection (b), (c), (m) or (o) of section 414 of the Internal Revenue Code of 1986, Moda Health must treat all employees within the affiliated group as a single group for purposes of determining group size. You must fill out one group profile form for the entire controlled group. If a controlled group is determined as a large employer, each affiliated employer is part of the large employer even if separately the employer would not meet the definition of large employer. Therefore, each affiliated employer is considered a large group for the purposes of group size determination.	☐ Yes ☐ No
1. **Employee Count** Please enter the average number of common-law employees who were employed during the previous calendar year (January–December). This count should include full-time, seasonal, and union employees that work inside or outside the State of Idaho, or any employees affiliated company. Include business owners, corporate officers, and partners only if they are common-law employees. Contracted 1099 individuals should not be included. "Common-law employees" are defined under the Employee Retirement Income Security Act of 1974 (ERISA) and Internal Revenue Service (IRS) as an individual who qualifies as an employee based on traditional employer-employee relationship principles, primarily determined by the level of control the employer has over the worker. Consult with your legal counsel to ensure that your employees are considered common-law employees under the law.	
	Employee counts
2. **Out of the number of employees, indicate the number of employees waiving due to other group or individual coverage**	
3. **Total employee count (for participation requirement) (#1 - #2):**	
4. **Out of the number of employees indicated in question #3, indicate the number of employees opting out of coverage:**	
5. **Total number of employees enrolling (#3 - #4)**	

Section 3a: Employee Participation	
What percentage of employees participate in the plan(s)? (#5 divided by #3) Medical Participation: • For groups of 2-4, minimum of 100% of eligible employees must participate. • For groups of 5-50, minimum of 70% of eligible employees must participate. Vision Participation: Employer paid plans • Groups must choose a medical plan in order to choose a vision plan. • Dependents under age 19 are not eligible for vision coverage outside the pediatric vision coverage embedded in the medical plans. Voluntary paid plans: • At least one employee must elect coverage. • Groups must have a medical plan to offer voluntary vision. • Member can choose medical only or medical with vision. Subscriber makes the election for the family. Minimum participation requirement does not apply for group renewals purchased between November 15 and December 15.	

Section 3b: Signature		
To the best of my knowledge, I certify that all the information contained herein is correct. I understand that the final rates will be based on actual enrollment and may be different than the rates originally quoted and that additional information may be required to verify eligibility of the group. **I am the:** ☐ **Business Owner** ☐ **Group Administrator** ☐ **Authorized Insurance Agent** ☐ **Other**		
Name (printed please) X	Signature	Date

Section 4: Eligibility and Employer Contribution

1. **How many hours per week must employees work to be eligible for benefits?** (20 minimum)

2. **What is the eligibility period employees must complete before being eligible for benefits?**

- ☐ Date of hire
- ☐ 30 days
- ☐ 30 days, plus one month orientation period
- ☐ 60 days
- ☐ 60 days, plus one month orientation period

1st of the month following:

- ☐ Date of hire
- ☐ Date of hire or date of hire when 1st of month
- ☐ 30 days
- ☐ 30 days, plus one month orientation period
- ☐ 60 days
- ☐ 60 days, plus one month orientation period

2a. Time served as a part-time employee will count towards the waiting period when the employee moves to full-time ☐ **Yes** ☐ **No**

2b. If yes, time served as part-time employees in the past (choose one) ☐ **6 months** ☐ **12 months** will count towards the waiting period providing there is no break in employment, and the employee worked on a regularly scheduled basis at least hours per week.

2c. Coverage begins (choose one) ☐ **on the date employee moves to full-time** ☐ **on the first of the month following the employee moving to full-time.**

2d. Is the group subject to ERISA (Employee Retirement Income Security Act of 1974)? Note: In general, ERISA does not cover group health plans established or maintained by governmental entities, churches for their employees, or plans which are maintained solely to comply with applicable workers compensation, unemployment, or disability laws ☐ **Yes** ☐ **No**

2e. For initial enrollment only, do you want to waive the waiting period for all current eligible employees? ☐ **Yes** ☐ **No**

3. **Moda Health policy deems domestic partners who are registered under the laws of any federal, state or local government as eligible dependents. Is domestic partnership coverage also available by declaration?** ☐ **Yes** ☐ **No**

3a. If yes, do you cover: ☐ **Same gender/sex** ☐ **Opposite gender/sex** ☐ **Regardless of gender/sex**

4. **What percentage of your medical premium is contributed by the employer?**
If choosing multiple plans, the minimum contribution is 50% of the plan with the lowest premium. For voluntary plans, the minimum is 0% and the maximum is 49%.

Your contribution for employee (minimum is 50%)	Your contribution for dependents

5. **For policy renewal purchased between November 15 and December 15 enter the percentages of your medical premium contribution by the employer.**

Employee	Dependants

Section 5: Types of coverage

1. **Medical Plan design 1 name:** _____
2. **Medical Plan design 2 name:** _____
3. **Medical Plan design 3 name:** _____
   A maximum of 3 plans may be selected from our plan portfolio with a minimum of 1 member enrolled in each plan. For Part D creditable plans, please review the creditable coverage status of prescription drug plans for Idaho small employer plans at www.modahealth.com/employers/compliance.shtml
4. **Vision Plan design 1 name:**
5. **Do you currently have another medical group policy?** ☐ Yes ☐ No
   If yes, please indicate the carrier _____
6. **If this plan is replacing an existing plan, will members receive deductible credit from a previous plan?** ☐ Yes ☐ No
7. **If this plan is replacing an existing plan, will members receive out-of-pocket credit from the previous plan?** ☐ Yes ☐ No

Section 6: Rates

Choose one: ☐ **Age-banded rates** (based on member ages) ☐ **Composite rates** (based on family composition)

	EE only	EE + Spouse	EE + Family	EE + Children	Total
Medical Employee Counts					
Medical Plan 1					
Subtotal Medical					
VSP Plan 1					
Subtotal VSP					
Medical Employee Counts					
Medical Plan 2					
Subtotal Medical					
VSP Plan 2					
Subtotal VSP					
Medical Employee Counts					
Medical Plan 3					
Subtotal Medical					
VSP Plan 3					
Subtotal VSP					
Total Billed					

Section 7: COBRA Administration and Premium Plan Only

1. **Do you have a Premium Only Plan?** Premium Only Plan (POP), specifically under Section 125, is necessary and allows employees to pay their portion of health insurance premiums, with pre-tax dollars leading to tax savings for both employees and employers.	☐ Yes ☐ No
2. **Do you use a COBRA Third Party Administrator (TPA)?** If your group is 20 or greater and is choosing BenefitHelp Solutions as your TPA for standalone COBRA, please call 1-800-556-3137 to speak with a Representative regarding a quote.	☐ Yes ☐ No
2a. If yes, enter the TPA Name and contact information: Name Address Phone	
2b. If no, will you elect COBRA administration through BenefitHelp Solutions (BHS)	☐ Yes ☐ No
3. **Who will be remitting payment to Moda Health for COBRA premiums?**	☐ Group ☐ TPA

Section 8: Premium payment information

Group name

All monthly premium payments are to be submitted by the group using the eBill process within the Employer Dashboard.

Once your application has been processed and we have your group set up in our system, you will receive access to the Employer Dashboard. Once you activate your account you can manage the monthly bill within our eBill tool, including paying your first month's premium payment (Binder Payment) and setting up how future payments are made. You will also be able to view your group's monthly invoices through eBill.

Access to eBill will be fully functional on your group's effective date.

For more information about the eBill tool, Employer Dashboard, or information on alternative ways of making your first premium payment, please contact your sales team contact or email modagroupsales@modahealth.com.

Section 9: Agent Information	
Agent name	Agency name
Agent NPN	Agency tax ID

By signing below, I agree that the signature will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts.

Authorized signature for group X	Title
Authorized signer's printed name	Date
Authorized agent signature X	Date
Authorized agent's printed name	
Moda Health representative signature X	Date

Electronic Services Agreement

This Electronic Services Agreement ("Agreement") states the terms and conditions that govern the use of online services by_____("Employer") through Employer's online account (the "Account").

1. Employer Dashboard

   Employer Dashboard includes the following (individually and collectively, the "Services"):

   A. **Online Services.** Online Services include any or all of the following services dependent upon eligibility criteria: review of employee and dependent enrollment and claims data, electronic entry, modification, termination, designation of primary care physicians, ID card requests, and other group enrollment related functions that may become available from time to time.

   Employers using electronic eligibility file processing to manage enrollment and eligibility will be able to access information on the dashboard, but will not be able to add, change or terminate eligibility through the Employer Dashboard. Other functions such as ID card requests, designation of primary care providers and other functions may be available from time to time.

   B. **eBill**. eBill includes the electronic distribution of billing invoices and payment of premiums.

      i. **Participation.** By signing this Agreement, Employer consents to the electronic distribution of billing invoices.

      ii. **Payment.** Payment must be posted by the due date noted on the billing invoice. Please allow up to three days for processing of online payments. Immediate and past-due payments will not be accepted through eBill; Employer should contact their Membership Accounting specialist or Sales and Service representative for immediate or past-due payments.

      Employer has the ability to schedule payments for specific dates. Scheduled payments can be changed or cancelled at any time prior to being processed. Moda Health will not accept scheduled payments on eBill as proof of payment until that payment has been marked "PAID" on the payment history screen.

      iii. **Account Information.** eBill uses email as the primary source of communication. Employer will be notified when statements are available online or if a payment cannot be processed. Employer may view or print invoices through the Account. Employer may change the group's bill delivery preference or discontinue email notifications at any time by changing their preferences. Employer also has the ability to select to be notified when there is payment confirmation. Employer shall ensure that Employer email information is updated.

   C. **Other online features,** included but not limited to; reporting when applicable, ability to generate or view enrollment census, etc.

   D. **Online access** is based on the role assignments below:

      Company Admin: This is the highest level of access available to an employer. Specifically, a Company Admin is able to access all features available online (enrollment, billing and claims data and/or reporting when applicable). Each group will have at least one Company Admin. The Company Admin has the ability to assign roles as outlined below within their organization and manage access to those roles as follows;

      Group Admin: Allows access to view employee and dependent eligibility, make changes to enrollment including address changes, termination of coverage, and primary care provider assignments. The above services are not currently available to employers utilizing an electronic eligibility file. The Company Admin can determine if access to claims data or reporting data (when available) is permitted for this role.

      Financial Admin: Allows access to view bills, make payments and receive notification of bills electronically. Able to view enrollment data, however there is no access to process enrollment changes or request ID cards. A Company Admin can determine if access to claims data or reporting data (when available) is permitted for this role.

      Company Admin will remove any access for any employee who was granted access no later than the last day of employment with the employer.

2. **Company Admin Contact Information**

The Contact Person is the person within the Employer organization who is designated by the Employer to authorize user access to the Account. If Employer changes the Company Admin Contact Person, Employer shall notify Moda Health in writing no later than five business days after such change.

Company admin contact person		
Phone number	Ext	Company admin email address

3. **Agreement**

Use or access of approved Services by Employer or Employer's authorized representatives constitutes agreement to the terms and conditions of this Agreement. Moda Health Plan, Inc. ("Moda Health") may amend or change this Agreement from time to time, in its sole discretion, by providing Employer written notice by electronic or regular mail, or by posting the updated terms on Moda Health website. Continued use of the Services following such change or amendment will be considered Employer's agreement to the change or amendment.

Employer may discontinue use of the Services at any time if these terms and conditions are unacceptable.

2. Confidentiality

Employer shall maintain the security and confidentiality of the information maintained through the Account, including individually identifiable health information of a member as defined in 45 CFR §160.103 (collectively the "Information"), as required by all applicable state and federal laws. Employer agrees not to use or further disclose the Information for any purpose except as necessary to carry out this Agreement and to administer Employer's health plan. Employer will use appropriate physical, technical and administrative safeguards to prevent use or disclosure of the Information other than as provided for by this Agreement. Employer will maintain confidentiality of user identifications and passwords and prevent any unauthorized individual(s) from accessing the Account and/or using Information in a manner contrary to this Agreement.

3. Access, Passwords, and Security

Employer agrees to follow the security and privacy protocols established by Moda Health and described in the user guide, website terms of use, or other related documentation that may be provided by Moda Health (collectively, the "Security and Privacy Protocols"), to ensure that all transactions are authorized and to protect all Information from improper access.

4. Reporting Violations

Employer agrees to immediately notify Moda Health if Employer becomes aware of any of the following:

a. Any loss or theft of access codes or passwords

b. Any unauthorized use of any access codes or passwords

c. Any unauthorized use of the Account

d. Any loss, theft or unauthorized use of Information

e. Any loss or theft of hardware which contains Information

Employer further agrees to make any and all reasonable efforts to correct or mitigate the effects of any such occurrences and to prevent reoccurrence.

5. Enrollment Materials

Employer agrees to retain all written and electronic enrollment materials, including but not limited to, enrollment forms, applications, personal data sheets, and any forms required to update or change employee information (collectively, "Enrollment Materials"), for a period of 10 years from the date they are received by Employer. Employer shall provide Moda Health with reasonable access to such Enrollment Materials upon request.

6. Indemnification

Employer agrees to indemnify and defend Moda Health from and against any and all claims, losses, damages, liability, costs and expenses (including but not limited to defense costs and reasonable attorneys' fees) arising from or related to Employer's violation of this Agreement, misuse of the Information, or violation of any third-party's rights, including violation of any proprietary right and invasion of any privacy rights. This obligation will survive the termination of this Agreement.

7. Termination

Moda Health reserve the right to terminate Employer access to the Account, or any portion of the Services in its sole discretion, at any time, without notice and without limitation, for any reason whatsoever, including but not limited to unauthorized use of Employer access codes or passwords, misuse or unauthorized use of the Information, failure to adhere to policies set forth in the Security and Privacy Protocols, or breach of this Agreement.

8. Assignment

Employer may not assign its rights, interests or obligations or any part thereof under the Agreement without prior written permission of Moda Health.

9. Severability

If any provision of this Agreement shall be invalid or unenforceable in any respect for any reason, the validity and enforceability of any such provision in any other respect and of the remaining provisions of this Agreement shall not be in any way impaired.

10. Terms of Use

Employer shall abide by any additional Terms of Use posted on the Moda Health website.

Employer represents and warrants that the person signing this Agreement has the authority to do so, and is entering into this Agreement on behalf of Employer and all existing and future employees.

The individual signing this Agreement on behalf the Employer must be the owner of the business in a sole proprietorship; a partner in a partnership; the designated principal in a limited partnership, corporation or other licensed entity; an officer; or supervisor or manager at the Employer entity.

By signing this Agreement, Employer acknowledges that Employer has read, understands and accepts the terms and conditions as stated in this Agreement.

Employer	
Signature X	Title
Date	Tax identification #

Late Acknowledgement

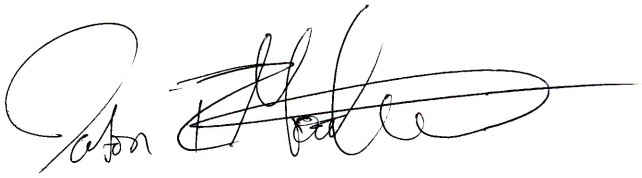
Welcome

Moda Health of Idaho normally requires new group applications be submitted and received by the 10th of the month prior to the effective date. At your direction, we have accepted the application for this group after the 10th.

Because we are accepting this information after the 10th, we are asking you to acknowledge that all aspects of your group's set-up may not be completed by the 1st. Your group's information may not be completely set up in the system, the member's identification cards may not be ready and in the member's hands prior to the effective date.

Moda Health is committed to completing this process in a timely fashion and will commit to providing your group set-up as timely as possible. Again, thank you for your business!

Best Regards,



Jason Gootee

VP, Sales & Strategic Market Development

X _____

Group Administrator/Authorized Representative

X _____

Producer/Agent