MASSACHUSETTS

NEW BUSINESS SUBMISSION CHECKLIST

Thank you for choosing Blue Cross Blue Shield of Massachusetts. We've created this checklist to make the submission process as smooth as possible for you.

✓	Required Steps	Instructions
1	**Complete the account application.**	• Complete sections 1, 2, 3 (if applicable), 4, and sign sections 3 and 4 as required. • Email is a required field. The designated primary contact's email address will be registered with **eBill**, and be used for communication by our Customer Financial department.
2	**Complete the member enrollment form.** To submit your enrollment as a spreadsheet, contact your sales executive.	• Complete all applicable fields. • Signatures of the employee and employer are required. • For applicable plans, list your primary care provider (PCP) and PCP ID number. To find this information, use our **Find a Doctor & Estimate Costs** tool.
3	**Complete the waiver of group coverage.**	• All eligible employees not electing coverage must complete a waiver. • List the waiver reason, and name of the current medical and/or dental carrier. • Signatures of the employee and employer are required.
4	**Collect and submit business tax document(s).** Contact your sales executive, or see the chart on page 2, for the list of documentation required for a newly established business.	• Include the most recent third-party payroll report itemizing all employees, including FICA and state withholdings, or the most recent quarterly Employment and Wage Detail History report (Massachusetts Department of Revenue Wages version only). Visit **Mass.gov**. • On the wage or payroll report, indicate the status of any employee who isn't enrolling, isn't waiving, isn't eligible, or terminated.
5	**Submit your personalized BlueQuote rate exhibit form.**	Clearly indicate the requested product(s) to be implemented.
6	**Complete the BluesEnroll installation form (optional).**	BluesEnroll is our online benefits management tool. **Learn more**.
7	**Submit the form.**	1. Review the submission to ensure that it's complete and accurate, all required information is included, and required fields are signed. 2. Email the complete package to **new.sales@bcbsma.com** with the subject line: Account Name – Sold Case Submission, or fax the complete package to **1-617-246-3160**, Attn: New Business Sales, Account Name – Sold Case Submission.

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Important Notes:

- Completed documents must be signed and submitted to Blue Cross Blue Shield of Massachusetts no later than 10 business days prior to the requested effective date to establish group coverage.
- Incomplete submissions won't be accepted and will be returned.
- Late submissions will be moved to the next available effective date.
- Final rates are based on actual enrollment and Underwriting approval.

ACCEPTABLE TAX DOCUMENTATION AND PROOF OF BUSINESS

Below is a list of the necessary documents required by Underwriting to set up a small business account. If the required tax forms and proof of business documentation haven't been supplied, don't proceed with the account setup.

If a business has more than two partners, which causes less than 50 percent ownership, the partners applying for coverage must supply a signed document stating that they work at least 30 hours weekly to be eligible.

To be eligible, your business must be headquartered in Massachusetts. You must also meet Underwriting guidelines, including active engagement and participation requirements. Blue Cross generally considers an actively engaged business as generating a minimum of $10,000 revenue annually through standard business operations.

Business Type	Acceptable Documents
Newly established small businesses without employees must supply two of the following documents:	The Wage Report Waiver form must be accompanied by one item below: • Report from a credit rating agency • Proof of business line of credit (not a business checking account) • Declaration page of commercial insurance products (examples: property, casualty, workers' compensation, and errors & omissions insurance) Or, if available, you may submit the tax documentation listed below under **Existing small businesses without employees**. Note: IRS Form 1099 subcontractors may submit their business license or permit, accompanied by a letter from the contracting agency verifying they're in a working relationship.
Newly established small businesses with employees must supply both:	1. Wage Report Waiver form, including a signed census from the group that includes all employees 2. One of the documents listed above as proof of business
Existing small businesses without employees must supply one of the following documents:	• IRS Schedule C/Schedule C-EZ (to report income or loss from a business you operated or a profession you practiced as a sole proprietor) • IRS Schedule K-1 (to report income and other distributions from partnerships) • IRS Schedule SE • IRS Form 1120 or 1120S (all pages) • If any of the above forms are provided **AND** you don't have the minimum $10,000 in revenue, then you must also supply **one** of the following: – Copy of invoices for services rendered along with proof of payment up to $10,000 – Signed letter from your accountant confirming the company will gross at least $10,000
Existing small businesses with employees must supply one of the following documents:	• Most recent third-party payroll report itemizing all employees displaying FICA and state withholdings • Most recent QUEST Quarterly Employment and Wage Detail History report (Massachusetts Department of Revenue Wages version only)