



Quote Requests

for Groups with 51-100 Eligible Employees

The following information is provided to help you prepare quote requests for businesses with 51-100 eligible employees.* To obtain the most accurate quotes, please follow these steps:

1. Qualify the group.
2. Submit the information for a quote (see back page for details).

Step 1: Qualify the Group

1. **Determine Group Size: Determine if the business is a candidate for 51-100 (non-regulated) employee group coverage or 2-50 (regulated) employee group coverage by using the following formula:**

Total number of employees on payroll (includes those serving the waiting period)
 – Part-time employees (less than 30 hours per week)
 – Employees declining due to other group coverage

= **Result:** If the result is between **51 and 100**, the employer is a candidate for non-regulated small group coverage. If the result is 50 or fewer, the employer is eligible for regulated small group coverage.

Example:

66 Total employees on payroll
 (including those serving the waiting period)
 – **4** Part-time employees (less than 30 hours per week)
 – **7** Employees declining due to other group coverage
 = **55**

The employer is a candidate for 51-100 employee group coverage.

2. **Determine Minimum Participation Requirement: Will the required number of eligible employees enroll in the 51-100 employee group health plan?**

At least 75% of eligible employees must enroll in the employer group plan for 51-100 lives. Use the following formula to determine if this participation requirement is met:

Total number of employees on payroll (including those serving the waiting period)
 + COBRA participants
 + Retirees
 – Part-time employees (less than 30 hours per week)
 – Employees declining due to other group coverage
 – Employees serving the waiting period

= **Result:** The result multiplied by .75 equals the minimum number of employees who must enroll. Report this as a whole number.

Example:

66 Total employees on payroll
 (including those serving the waiting period)
 + **2** COBRA participants
 + **1** Retiree
 – **4** Part-time employees (less than 30 hours per week)
 – **7** Employees declining due to other group coverage
 – **7** Employees serving the waiting period
 = **51 multiplied by .75 = 38.25**

The minimum number of employees who must enroll in the small employer group health plan is 38.

*Excludes Texas Association of Counties (TAC). Please contact your local Blue Cross and Blue Shield of Texas sales office to submit TAC quote requests.



BlueCross BlueShield of Texas

Step 2: Submit Information for a Quote

Submitting New Quote Requests

Submit the following information to obtain a quote:

Producer Information

- Agency name
- Contact email
- General agent (if applicable)
- Requested medical commissions

Employer Group Information

- Name, address, phone
- Standard Industry Code (SIC)
- Requested products (medical, ancillary)
- Requested effective date
- Total number of eligible employees
- Employer contribution (percent or dollar amount) for each product
- Length of waiting period
- Current carrier and original effective date
- Prior carriers (including BCBSTX) and effective dates

Employee Information

Complete Census*, including:

- Date of birth
- Gender
- Coverage tier elections
- Employment status (full-time, part-time, retiree, COBRA)
- Home ZIP code

Include employees who are:

- Serving the waiting period
- Declining coverage (provide reason for declination)

Required Documentation

- Current rates and benefits summary
- Premiums versus claims report
- Large claimant report
- Renewal rates

Additional Required Information

- Claims in excess of \$10,000 (from past 12 months)
- Expected treatments in excess of \$10,000 (for next 12 months)
- Employees currently disabled or not actively at work
- Employees diagnosed with a high risk condition**

Submitting Quote Requests

Email your quote requests, including electronic files of all supporting documentation, to TexasRFP51100@bcbstx.com or fax to 972-385-9558.

**For Long Term Disability quotes: include covered amounts, job title and salary*

***Examples of high-risk conditions include: cancer, heart-related problems, AIDS, drug abuse and behavioral health conditions.*



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