

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 UHC applications, final census and participation qualification
Full Submission/ Case Installation	<ul style="list-style-type: none"> • UHC 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