



Health Insurance Application Checklist

Business Name: _____ Effective Date: _____

Application will not be considered complete without the required documentation listed below. Please be aware that rates are subject to change based on final information and census.

All applicants

- Completed application and plan selections
- Current state business license number
- Completed Common Ownership Attestation
- Completed Business Attestation (Partnerships Only)
- Enrollment application, electronic enrollment application, or enrollment file for electronic eligibility
- Estimated 1st month premium binder check
 - Any discrepancy between the binder amount and the final enrollment will be billed or credited on the first premium bill.

Businesses with "W-2" employees

- Most recent filed State Wage & Quarterly
 - Businesses in operation less than three months must submit Articles of Incorporation along with two weeks of payroll in lieu of the State Wage & Quarterly.
- Two weeks of payroll receipts for employees that do not appear on the group's State Wage & Quarterly
 - Business Verification Form maybe submitted in lieu of payroll at Underwriting's approval
- Waiver of Health Coverage Benefits for all Eligible Employees who are waiving coverage or who are eligible for and/or participating in COBRA. "Eligible Employee" means a permanent employee who has a regular working week of 30 or more hours

Businesses with owners that do not appear on the State Wage & Quarterly (provide at least one item from the list below)

- Partnership Business Type - US Return of Partnership Income Form 1065 (Schedule K-1)
- S Corporation Business Type - US Return of Shareholder Income Form 1120S (Schedule K-1)
- Limited Liability Company (LLC) with Partners – Form 1065 (Schedule K-1)

Businesses applying for Builders Association of Northern Nevada (BANN) Builders/Subcontractors

- Current contractor license



Health Insurance Application Checklist

Documentation Requirements for Each Business Type		
Business Type	In business more than 3 months	In business less than 3 months
C Corporation	Nevada Employer's Quarterly Contribution and Wage Report	Payroll records and Articles of Incorporation
S Corporation	Nevada Employer's Quarterly Contribution and Wage Report or K-1 for shareholder's income	Payroll records and Articles of Incorporation
Partnership	K-1 for partner's income or Schedule SE (self-employment tax) or Form 1065 Partnership Return and Nevada Employer's Quarterly Contribution and Wage Report for employees.	Partnership Agreement and SS-4 (application for tax id) and payroll records
Limited Liability Company (LLC)	May file as either a C Corporation or a Partnership (refer to above)	May file as either a C Corporation owner or a Partnership (refer to above)

□