

Quoting made easier for small groups (10-99)

Beginning 7/1/18, for 9/1/18 effective dates, getting a new business underwritten quote for Fully Insured or Level Funded Premium just got easier by using our new Humana Risk Analytic Engine (HRAE) for 10-99 enrolled and less than 100 eligible employees.

Medical Quoting and Underwriting Requirements

To obtain a 2-99 Fully Insured or Level Funded Premium underwritten quote, the requirements are as follows:

- Agent information
- Legal group name/address/SIC code
- Payroll/eligible/enrolled employee count
- Full-Time Equivalent Count (CO, GA, MI, UT)
- Non-standard commission, if applicable
- Number of carriers in the last 3 years

Group requirements for 2-99 eligible:

Group Size	Group Type	AZ, GA, IL, IN, KS, KY, LA, MI, MO, OH, TN, TX, WI	FL	CO
New HRAE 10+ enrolled	Non Community- Rated	Member Census Current Carrier Renewal	Member Census Current Carrier Renewal	Member Census Current Carrier Renewal
<10 enrolled	Non Community- Rated	Member Census Employee Applications or Humana Medical Health History Questionnaire Current Carrier Renewal	Member Census Florida Humana Medical Health History Questionnaire* Current Carrier Renewal	Member Census Colorado Humana Medical Health Questionnaire Current Carrier Renewal
ALL	Community- Rated	Member Census	Member Census	Member Census

Note: TX HB2015 claims reporting no longer needed.

*Level funded premium only

Member census requirements:

Beginning on July 1, 2018, for September 1, 2018 effective date.

*Census requirements listed in **Plum** are new for groups 10-99

Employee	Spouse/Partner	Dependents
First/Last Name	First/Last Name	First/Last Name
Gender	Gender	Gender
Date of Birth	Date of Birth	Date of Birth
Home Zip Code	Home Zip Code	Home Zip Code
Coverage Type		
COBRA		
Working Location Address including zip code, if multi-location		

If you have any questions, please contact to your Humana sales team.