

Covered California for Small Business - Paper Enrollment Checklist

Group Effective Date: 01/01/25

We appreciate this opportunity to serve you and your group and want to make sure your enrollment experience is prompt and accurate. Our goal is to process your group as quickly as possible. This checklist outlines the eligibility requirements and documentation needed based on group size. Please use this tool to help ensure the new group paperwork you submit is complete.

Required Forms

Employer application

- Complete all sections of the application. Missing information will cause a delay in group implementation.
- Must be signed by BOTH the employer and the broker.

Legal documents for owners not appearing on the DEgC/Payroll

- If the owner/employer is not listed on the DEgC, please provide proof of owner/employer's eligibility:
 - Sole Proprietorship — Business License, FBN filing or Schedule C (form 1040)
 - Partnership — Partnership Agreement and Federal Tax ID Appointment Letter or Schedule K1 (form 1065)
 - LLC — Articles of Organization with Operating Agreement, Statement of Information or Schedule K1 (form 1065)
 - Corporations — Statement of Information

Note: At their discretion, the carrier may request additional documents to verify the group and/or owner's eligibility. These documents may include the following: Business License, Partnership Agreement, IRS Taxpayer ID Number (TIN) letter, Statement of Organization w/signed Operating Agreement and stamped/filed Statement of Information.

Enrollment Kit Downloads

File Title

[Employer Application](#)

Additional Info

Payment via PayNow (*Preferred Method*)

- Upon completion of the initial enrollment period, Covered California will send an invoice to the qualified employer for the premium amount due for all qualified employees. This invoice is to be paid within 7 days of the invoice being generated.
- Additional payments can be made using the PayNow function on the Covered California Employer Portal. Account setup is required.
- The group will need their most recent invoice to use PayNow.
- The invoice will be provided once the group is approved.

Payments (live check) may be sent along with a copy of the employer application to the following addresses:

Regular Delivery:

Covered California for Small Business
P.O. Box 740167
Los Angeles, CA 90074-0265

Overnight Delivery:

Bank of America Lockbox Services
Lockbox LAC-740167
2706 Media Center Drive
Los Angeles, CA 90065

Please note: CCSB payments made by live check can be delayed being applied to your account, it is recommended to use the PayNow

feature.

COBRA election form

- It is your responsibility as the employer to contact your prior carrier to verify Cal-COBRA or COBRA members. A signed application and premium payment for each COBRA enrollee are required.

DEgC (California Quarterly Wage and Withholding Report)

- Most recent reconciled DEgC (e.g., enrolling, waiving, if terminated provide termination dates).
- Payroll will be accepted if the group has not been in business long enough to file a DEgC, a minimum of 2 weeks of payroll register will be required. If payroll is not yet available, CoveredCA will accept offer letters.
- A prior carrier bill, in lieu of a DEgC or payroll, can be requested on an exception basis if approved by CoveredCA's upper management prior to submitting the group. The bill must list all enrolling employees.

New business late submission

- Groups submitted later than five calendar days prior to the requested effective date.

Payroll records

- For newly hired employees, 2 weeks of payroll is required.
- If payroll is not available, a new hire letter (offer letter) on company letterhead must be provided stating the hours worked per week and wages per hour.

Summary of benefits and coverage (SBC) must be distributed by the employer according to federal requirements.

Supplemental Documents

Many groups have very simple underwriting requirements but some will need additional documentation. The items below are used for some, but not all submissions. If you are not sure if these apply to you, please feel free to ask us for assistance.

Late submission acknowledgement

- This is required for groups submitted past the new business submission deadline date of five calendar days prior to the requested effective date.

File Title

[Late Submission Acknowledgement](#)

[Online Enrollment Portal and Employer Guide](#)
