










New Business Submission Checklist

Thank you for choosing Blue Cross Blue Shield of Massachusetts!

Please note that completed documents must be signed and submitted to Blue Cross Blue Shield of Massachusetts no later than 10 business days prior to the requested effective date in order to establish group coverage. Incomplete submissions are not accepted and will be returned. Late submissions will be moved to the next available effective date. Final rates are based on actual enrollment and Underwriting approval.


Required Steps	Instructions
 Complete Account Application	<ol style="list-style-type: none"> 1. Complete sections 1, 2, 3 (if applicable), 4, and sign sections 3 & 4 as required. 2. Email is a required field as your designated primary contact will be registered with access to our eBill tool and will receive notification from our Customer Financial department via email. Learn more about eBill.
 Complete Member Enrollment Form Please contact your sales executive for information on submitting your enrollment via a spreadsheet.	<ol style="list-style-type: none"> 1. Complete all applicable fields. 2. Signatures of the employee and employer are required. 3. For applicable plans, list your Primary Care Provider (PCP) and PCP ID#. For assistance locating this information, use our Find a Doctor tool.
 Complete Waiver of Group Coverage	<ol style="list-style-type: none"> 1. All eligible employees not electing coverage must complete a waiver. 2. List waiver reason. 3. List the name of the current health and/or dental carrier. 4. Signatures of the employee and employer are required.
 Collect and Submit Business Tax Document(s) Please contact your sales executive for information on documentation required for a newly-established business.	<ol style="list-style-type: none"> 1. Include most recent 3rd Party Payroll report itemizing all employees displaying FICA and State withholdings. OR, most recent quarterly Employment and Wage Detail History report (DOR Wages version only). Download the Mass.gov user guide and review the instructions on pages 133-134. 2. Indicate on Wage or Payroll report the status of any employee that is not enrolling, waiving, not eligible, or terminated.
 Submit Your Personalized BlueQuote Rate Exhibit Form	<ol style="list-style-type: none"> 1. Clearly indicate the requested product(s) to be implemented.





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Required Steps	Instructions
 Complete BluesEnroll Installation Form Note: This is optional.	To register for BluesEnroll, our online benefits management tool, complete the BluesEnroll installation form.
 Submit	<ol style="list-style-type: none"> 1. Review submission to ensure it is complete and accurate, all required information is included, and required fields are signed. 2. Email complete package to new.sales@bcbsma.com with the subject line: Account Name – Sold Case Submission OR, fax complete package to: 617-246-3160, Attn: New Business Sales, Account Name – Sold Case Submission.

Acceptable Tax Documentation and Proof of Business

The chart below lists the necessary documents required by Underwriting to set up a small business account.

 Do not proceed with the account setup if the required tax and proof of business documentation has not been supplied.
 Note: If a business has more than two partners which causes less than 50% ownership, those partners applying for coverage must supply a signed document stating that they work at least 30 hours in order to be eligible.

Business Type	Acceptable Documents
 Newly-established small business without employees must supply two forms of the following documents:	Wage Report Waiver form must be accompanied by one item below: <ul style="list-style-type: none"> • Report from a credit rating agency • Proof of business line of credit (business checking account not acceptable) • Declaration page of commercial insurance products (examples: property, casualty, workers' compensation, and errors & omissions insurance) • 1099 Subcontractors may supply their business license or permit accompanied by a letter from the contracting agency verifying the subcontractor is in a working relationship Note: If available, you may submit tax documentation listed under Existing small businesses without employees.
 Newly-established small business with employees must supply both:	<ul style="list-style-type: none"> • Wage Report Waiver form, including a signed census from the group that includes all employees, And <ul style="list-style-type: none"> • One of the documents listed above as proof of business
 Existing small business without employees must supply one of the following documents:	<ul style="list-style-type: none"> • IRS Schedule C/Schedule C-EZ (used to report income or loss from a business you operated or a profession you practiced as a sole proprietor) • IRS Schedule K-1 (used to report income and other distributions from partnerships) • IRS Schedule SE • IRS Form 1120 or 1120S (all pages)
 Existing small business with employees must supply one of the following documents:	<ul style="list-style-type: none"> • Most recent 3rd Party Payroll report itemizing all employees displaying FICA and State withholdings • Most recent QUEST Quarterly Employment and Wage Detail History report (DOR Wages version only)