



COSE Health and Wellness Trust

Enrollment Process Checklist

Employer Completes or Provides Via FormFire:

- Employer Group Enrollment Application and Participation Agreement (X9673 11/15) and Compliance Guide review (Compliance Guide must have sign-off of review)
- Active COSE/GCP Membership Number (contact COSE Sales at 216-592-2355 for confirmation of membership number and complete section of Employer App)
- Tax & Wage Information
 - Employers Report of Wages Form: Filed quarterly with the Ohio Department of Job and Family Services (ODJFS). Information to include indicators for part-time, terminated and employees waiving coverage
 - If Tax and Wage Form is not required for the employer, see attached list for other acceptable forms of documentation
- Prior Carrier Invoice
- Deductible Credit information and forms (**documentation must be provided within 30 days of effective date – RETURN to BROKER**)
- Copy of Sold Proposal/Funding Rates – **Signed by the Group Official** (rates are subject to change based on final medical underwriting and enrollment changes within sold case submission)
- Medical Mutual HRA Product Selection Form Checklist and related documents (if applicable)
- Medical Mutual Health Savings Account Setup forms (if applicable)
 - COSE Ancillary Administrative Services Contract
 - Medical Mutual Health Savings Account Authorization for EFT Transfer
 - CDHP Setup Form
- Completed Electronic Funds Transfer (EFT) form (Payment by check will incur \$25/month admin fee); include a **VOIDED CHECK** for checking or a **DEPOSIT SLIP** for savings in order to verify banking information. (Groups that are set up for EFT payments do not get paper bills; groups can view their invoices on EmployerLink)
- COBRA Addendum (waiver) if WageWorks services not being utilized (if applicable)
- Small Employer Exception Package (SEE): Medicare registration forms for groups with Medicare-eligible participants. To be completed by groups that have had less than 20 employees on each working day in 20 or more calendar weeks in the current or preceding calendar year

Employee Completes or Provides Via FormFire:

- Employee Application/Change form (X9674 11/15) including medical history questionnaire for each employee applying for coverage
- Waiver of Coverage: complete Employee Application/Change form Section I (Waiver of Coverage)
- Deductible Credit Information (**documentation must be provided within 30 days of effective date – RETURN to EMPLOYER**)

Broker to Review with Employer:

All required documents are complete and uploaded into FormFire; Group meets or exceeds all participation, residency and contribution requirements as defined in the COSE MEWA Underwriting Regulations.

****The broker should review and ensure that the Employer has signed off having read the Compliance Guide****

Broker to Review with Employer and/or Employee:

- Medicare Registration process and forms (Small Employer Exception Package)***
- Employer & Employee resources
 - Deductible Credit process and forms
 - COBRA Addendum (if applicable)
 - EmployerLink: for Employer
 - MyHealthPlan: for Employee
 - Mobile App: for employee & dependents
 - Medicare Registration process and forms

*****The Medicare registration forms (Small Employer Exception Package) must be submitted to the Medicare Benefits Coordination & Recovery Center within 30 days of group effective date; failure to submit and notify Medical Mutual will result in a retroactive rate change. Please review the COSE MEWA rates in the proposal*****

Broker Completes or Provides Via FormFire:

- Copy of Sold Proposal/Funding Rates (**rates are subject to change based on final medical underwriting and enrollment changes within sold case submission**)
- Final Employee Enrollment reconciled Via FormFire
 - Any changes or additions after final prescreen submission must be identified in the note section (Contract type changes, such as Single to Family coverage or Family to Single; Employees originally waiving and now enrolling or vice versa; Terminations); Medical History Questionnaire must be provided for any additional enrollees (**Failure to indicate any changes or additions in final sold case submission in the notes will result in your submission being rejected**)
- Deductible Credit information and forms (**documentation must be provided within 30 days of effective date**)

****Upon completion of the Employer/Employee/Broker process above, Broker is to submit the sold case through FormFire****