

When it comes to new hires of an existing group, carriers apply different rules to determine what rate is used. Use this guide to help generate accurate worksheets in Ebix and setup new hire enrollment through Ease.

Ebix: Option 1, From Review Group Data Screen

The Generate New Hire Worksheets button is designed to assist you in creating worksheets without manual calculations needed on your part. This is the preferred method to generate worksheets.

Click the button, located above the employee census, to be taken to a custom report specifically for creating new hire worksheets.

Employee Information										<input checked="" type="radio"/> Alpha Order	<input type="radio"/> Entry Order	Generate New Hire Worksheet	Generate IFP Accounts	Edit/Add Employee(s)			
<input checked="" type="checkbox"/> Name	DOB	Age	M/F	Status	Med	Dent	Vis	Zip	Salary		Med	HMOPPO	HSA	Dent	Life	Vis	LTD
1. Mr Boddy	02/27/1952	67	M	EE	EE	EE	EE	92705	\$100,000		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2. The Cop	12/09/1967	51	M	EE	EE	EE	EE	32801 FL	\$100,000		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Ebix: Option 2, From Report Options Screen

The Ebix Report Options page is designed to quote new business and uses new business rules to rate all employees. Refer to the rating rules below to accurately generate rates for newly hired employees.

CARRIER	NEW HIRE RATES BASED ON	HOW TO RATE IN EBIX
Aetna	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Anthem	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Blue Shield	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
CaliforniaChoice*	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Covered CA for SB	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Health Net	Age as of last effective/renewal date.	Quote new hire using <u>DOB</u> .
Kaiser Permanente*	Age as of last effective/renewal date.	Quote new hire using <u>DOB</u> .
MediExcel Health Plan	Age as of last effective/renewal date.	Quote new hire using <u>DOB</u> .
Sharp Health Plan	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Sutter Health Plus	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
UnitedHealthcare	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.
Western Health Advantage	Age as of enrollment.	Quote new hire using <u>AGE</u> at member's effective date.

Formula to Convert DOB to Age

You can use the a formula in Excel to calculate a members age as of their enrollment date. This must be done for every member being quoted. To quickly add the formula, copy and paste from this page into your excel file.

- A2 = Cell containing Employee's Date of Birth
- B2 = Cell containing Employee's Effective Date
- C2 = Cell containing formula =YEAR(B2)-YEAR(A2)-IF(MONTH(B2)*100+DAY(B2)<MONTH(A2)*100+DAY(A2),1,0)

Example below

C2		=YEAR(B2)-YEAR(A2)-IF(MONTH(B2)*100+DAY(B2)<MONTH(A2)*100+DAY(A2),1,0)						
	A	B	C	D	E	F	G	H
1	Date of Birth	Effective Date	Calculated Age					
2	9/1/1985	6/1/2019	33					

Ease: Steps to Set Age Determination

Ease allows you to set how the rates are calculated at the plan level. When offering multiple plans for the same carrier, ensure all plans are set to the same option for consistent rating.

The Age Determination setting is found in the Plans section. Remember this must be set for every plan for accurate rating, and rules can vary for a single group when offering multiple carriers.

- Select [Plans](#) from the left navigation menu
- Select the [plan name](#) to be changed
- Select [Eligibility](#) from the top menu
- Select the [Age Determination](#) drop down menu

Refer to the chart on page 1 to determine the appropriate setting in Ease.

Ease: Age Determination Definitions

When working with a carrier not represented in the above chart, use the descriptions below to help make the appropriate selection.

Option 1: Plan Anniversary

Use this option when the carrier determines ongoing enrollment based on age as of last effective/renewal date, and new hires based on age as of their benefit enrollment date.

Ongoing Example: Group renewal date is 7/1/25. Jane's birthday is in March. Jane was 34 years old at the last group renewal date. She will continue to be rated at 34 years old, even though her birthday happens mid-plan year, until the next group renewal date. At the 7/1/25 renewal date she will then be rated as a 35 year old.

New Hire Example: Group renewal date is 7/1/25. John's birthday is in February; he turns 35 this year. He becomes eligible for coverage in April. The carrier will rate John based on his age at time of his enrollment, as of April 2025. Since John will still be 35 at the groups next renewal date, he will continue to pay the 35 year old rate until the next group renewal date in July 2026.

Option 2: Plan Anniversary (Ignore Hire Date)

Use this option when the carrier determines both ongoing enrollment and new hires based on age as of last effective/renewal date.

Ongoing Example: Group renewal date is 7/1/25. Jane's birthday is in March. Jane was 34 years old at the last group renewal date. She will continue to be rated at 34 years old, even though her birthday happens mid-plan year, until the next group renewal date. At the 7/1/25 renewal date she will then be rated as a 35 year old.

New Hire Example: Group renewal date is 7/1/25. John's birthday is in February; he turns 35 this year. He becomes eligible for coverage in April. The carrier will rate John based on his age as of the groups last renewal date, which was 7/1/24, as 34 years old. At the 7/1/25 renewal date he will then be rated as a 35 year old.

Option 3: 1st of the Month

This option will only change an employee's rate effective the first of the month during their birth month.

Option 4: End of the Month

This option will only change an employee's rate effective the last day of the month during their birth month.

Option 5: 1st of the Year

This option will only change an employee's rate effective the first of the year, 1/1, regardless of the plan anniversary effective date.

Special Considerations for Enrollment: Variable Hour Employees

A variable hour employee is a new employee where, based on the facts and circumstances at the start date, it cannot be determined that the employee is reasonably expected to work on average at least 30 hours per week.

Due to this, when completing applications, special consideration is needed for Applicable Large Employers (ALE's) using a measurement period for variable hour employees. Carriers view the employee's hire date differently for these employees. When the employee completes their new enrollment form it's important to use the appropriate date to ensure a smooth enrollment process.

CARRIER	INDICATE HIRE DATE AS	NOTE
Aetna	The date the employee reached full-time status.	Per carrier, do not use the employee's actual start date. This will delay or stop processing of the application.
Anthem	The employee's date of hire ¹ .	-
Blue Shield	The date the employee reached full-time status.	Per carrier, do not use the employee's actual start date. This will delay or stop processing of the application.
CaliforniaChoice®	The date the employee reached full-time status.	Per carrier, do not use the employee's actual start date. This will delay or stop processing of the application.
Covered CA for SB	The employee's date of hire ¹ .	-
Health Net	The employee's date of hire.	Include a note with submission to explain why there is a long time period between start and enrollment dates.
Kaiser Permanente	The employee's date of hire ¹ .	-
MediExcel Health Plan	The employee's date of hire ¹ .	-
Sharp Health Plan	The employee's date of hire ¹ .	-
Sutter Health Plus	The employee's date of hire ¹ .	-
UnitedHealthcare	The date the employee reached full-time status.	Per carrier, do not use the employee's actual start date. This will delay or stop processing of the application.
Western Health Advantage	The date the employee reached full-time status.	On the application use the checkbox "newly eligible" and check the appropriate box as to the reason for eligibility.

¹ Carrier does not track waiting periods and will accept the effective date provided by the employer. The carrier relies solely on the employer to determine eligibility.

All information published herein is gathered from sources which are thought to be reliable, but the reader should not assume that the information is official or final. Reliance on this information received from Amwins Connect shall be at your sole risk, and Amwins Connect assumes no responsibility for any errors, omissions, or damages arising. Users of this information are encouraged to confirm with other sources, and to seek qualified advice if embarking on any actions that could carry personal or organizational liabilities.

CONTACT US:

866.570.5474 • www.amwinsconnect.com