

Updated guidance for small group eligibility for the self-employed

July 31, 2018

Virginia Senate Bill 672 expands small group eligibility to the self-employed in our state. In implementing the new law into our process, we uncovered some areas that need clarification or changes. So we updated the [Agent Guide](#) accordingly:

1. To be an eligible self-employed person, you must show minimum economic activity in your tax filing from the previous year. This minimum will be represented by gross receipts that are at least equivalent to minimum wage, for 30 hours a week and 52 weeks of the year.
2. To be eligible as self-employed, you cannot have a part-time employee or other employee that has earned more than the equivalent of minimum wage, for 30 hours a week and 52 weeks a year. If there is an employee who has earned these wages, they would be classified as an employee and then all requirements for a regular group would apply.
3. All small groups, even a group of one self-employed, must be submitted on the enrollment spreadsheet (also called the census spreadsheet). As we use new technology to improve our case installation process, it has become clear that all enrollment must be on the spreadsheet. This allows for enrollment information to be uploaded, rather than keyed. It also eliminates delays associated with legibility or missing information. Contact your sales rep, if you need this spreadsheet.
4. The [Small Group Eligibility Form \(SGEF\)](#) submitted with the self-employed application must be the most recent version, updated July 1, 2018. This is needed to confirm ownership and to confirm the existence (or not) of any 1099 employees.

As a reminder, this expanded eligibility applies to health care plans only and does *not* include Specialty products (dental, vision, life and disability plans). The previous size and eligibility requirements for our dental, vision, life and disability plans remain unchanged. However, a self-employed person is eligible to buy our [Individual Vision and Dental products](#) anywhere within our service area.

This expanded definition for self-employed has allowed many more people to find a way to get group health benefits. We appreciate you helping your clients through this process. And we thank you for your partnership as we navigate this new Virginia law together.

This article applies to:

- Virginia
- Small Group