



CareFirst Sales Flash

For Distribution to Brokers/General Producers/Full-Service Producers Only
(Not intended for distribution to Groups and Members)

CareFirst 
Family of health care plans

Date: February 16, 2018
Market: Small Group
(Grandfathered, average age-rated)

Process for Average Age Adjustment Requests

Grandfathered small groups that are average age-rated may incur enrollment changes between the time renewals are generated and the renewal effective date. It is the group's option to request an adjustment of their average age, which may result in a rate adjustment. However, groups are limited to one average age adjustment per renewal.

Required documentation

Before CareFirst can process an average age adjustment request, the following information from your groups must be uploaded to Broker Express or sent via email to small.group.underwriting@carefirst.com:

- Updated group census report
- Employer's quarterly wage and tax report (MD, DC, VA) or other appropriate tax form* **for the past four quarters**
- Completed waiver of enrollment forms (if applicable)
- Signed member application

**If the business is a sole proprietorship or partnership and is not required to file the quarterly wage and tax report, a signed Schedule C or K1 tax form (for each partner) may be substituted.*

Please note

- If any submission issues are encountered in Broker Express, please email an **Average Age Adjustment Form**, along with the required documentation listed above to small.group.underwriting@carefirst.com.
- Failure to provide timely and accurate information may result in denial of renewal requests in accordance with applicable law.
- Only grandfathered average age-rated small groups are impacted

Should you have any questions, please contact your broker sales representative.

Sincerely,



Shekar Subramaniam
Vice President, Sales
Small Medium SBU