Word&Brown.

CALIFORNIA

OWNER ONLY GROUPS

Carrier	Will the carriers write an Owner Only Group?
aetna™	No Aetna will not write a group without at least 1 non-owner W2 employee
Anthem BlueCross	Yes Anthem will accept Owner Only groups as long as the groups' business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least 2 eligible owners are required
blue of california	No Blue Shield will not write a group without at least 1 non-owner W2 employee
CaliforniaChoice® Your Health. Your Choice.®	No CaliforniaChoice® will not write a group without at least 1 non-owner W2 employee
Health Net®	No Health Net will write **Officer Only** groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least 2 eligible officers are required and at least one of the officers may not be a shareholder and must be listed on the DE9C
KAISER PERMANENTE®	Yes Kaiser will write Owner Only groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least one owner must be a W2 employee who will appear on DE9C with eligible wages Group may consist of only 1 eligible W2 owner
UnitedHealthcare®	Yes UnitedHealthcare will accept Owner Only groups as long as the groups' business entity is a type of Corporation such as LLC, S-Corp or C-Corp At least 2 eligible owners are required

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information