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New Underwriting Guidelines for Small Groups

Beginning November 1, we will be updating our [underwriting guidelines](#) on community-rated plans for small groups, including sole proprietors. Among the major changes are:

- Participation has been increased to 60 percent
- Waiver eligibility is being changed so that coverage by another carrier is no longer a valid waiver reason
- Effective November 1, 2012 for new business, groups may choose up to **two** products in the product suite but need a minimum of **five** enrolled employees. Groups may choose up to **three** plans in the EmblemHealth suite provided they have a minimum of **20** enrolled employees. Until further notice, renewing and existing groups that already have members enrolled in more than one particular benefit plan type may renew in the same plans.



If you have questions about the new guidelines, please contact your EmblemHealth sales representative.