



REQUEST FOR INFORMATION TO DEVELOP HEALTH CARE PROPOSAL

The following information is required for our Underwriting Department to develop a proposal for a fully funded group health plan:

- Census:** Listing of all full-time employees, date of birth, gender, and dependent information for those who want dependent coverage. We do require 100% participation of all full-time employees, unless they are covered under a spouse's policy, retired from another entity with coverage, or are retired military with TriCare. *(Census should also include annual salary, job title and accrued leave for Long Term Disability quote.)*
- Claims History/Loss Ratio Report:** Total claims, including Rx, by month, for the **most recent 12 months**. This information may be obtained from your current carrier. This information is critical and without it our Underwriting Department will usually decline writing a proposal. It should reflect premiums paid versus medical and Rx claims paid. If you have been with your current carrier less than 12 full months, it will be necessary to get this information from your prior carrier as well. *As of January 1, 2008, House Bill 2015 requires an insurer to respond within 30 days to an employer's request for claims, premium, and other necessary underwriting information. This new law allows employers in Texas to have timely access to their own loss information, enabling them to consider all their financing options.*
- Large Claims Report:** Report for the last 12 months that itemizes claims over \$10,000, with diagnosis and prognosis of each case. Your current (and prior) carrier will have this information. This information should be de-identified so as not to conflict with the HIPAA laws regarding privacy in healthcare. **Your current carrier may prefer to send this directly to TML MULTISTATE IEBP.**
- Copy of Current Medical Plan Design:** Schedule of Benefits, which is a summary page detailing co-payment amounts, deductibles, office visits, hospital stays, etc.
- Current Rates:** Copy of current bill.
- Personal Health Statement:** If there is no current coverage, each employee must complete a Personal Health Statement (enclosed).
- Continuation of Coverage:** Any individuals on post-employment medical coverage (COBRA) with their census information as well, including any large claims.
- Pre Sixty-Five Retirees:** Any pre sixty-five retirees on your current medical plan with their census information as well, including any large claims.
- Post Sixty-Five Retirees:** Any post sixty-five retirees on your current medical plan with their census information as well, including any large claims.
- Please submit all information to proposals@iebp.org.

Thank you for your interest in receiving a proposal from TML MultiState IEBP.