# Ohio – Large Group Quote

Requirements for the development of rates:

## Prospect Rating – 100+ Market Segment

An email to include the following:
- ☐ **1. Census** – Current census/list of employees with names, address, etc.
- ☐ **2. Enrollment History** – 2+ years of enrollment history (members/contracts by month) to also capture enrollment changes
- ☐ **3. Benefit Detail** – Current benefit plan SBCs or SOBs (preferred) and two years of benefit history (to capture any prior or future benefit changes that may have affected the renewals)
- ☐ **4. Rate Pages** – On carrier letterhead (renewal, current and prior, if available) for all plans with correlating enrollment
- ☐ **5. Renewal Development** – A complete renewal development for the most recent renewal and the previous, if available
- ☐ **6. Large Claims** – All available information regarding high claimants (over $10,000) that includes diagnosis, treatments with dates and associated costs
- ☐ **7. Claims Data** – Minimum of two years of claims experience by month (medical and drug separate); prefer 2-3 years of experience and runout (if group has changed carriers)
- ☐ **8. ERAF** – A completed Employer Risk Assessment Form, showing contribution level, rate history, carrier history, number of eligible and high dollar claimants

## Prospect Rating – 51-99 Market Segment

An email to include the following:
- ☐ **1. Census** – Current census/list of employees with names, address, etc.
- ☐ **2. Benefit Detail** – Current benefit plan SBCs or SOBs (preferred) and two years of benefit history (to capture any prior or future benefit changes that may have affected the renewals)
- ☐ **3. Rate Pages** – On Carrier letterhead (renewal, current and prior, if available) for all plans with correlating enrollment
- ☐ **4. Medical Health Questionnaire** – Completed individual MHQs and waivers, if available
- ☐ **5. Large Claims** – If available, all information/reporting or high claimants (over $10,000) that includes diagnosis, treatments with dates and associated costs
- ☐ **6. ERAF** – A complete Employer Risk Assessment Form, showing contribution level, rate history, carrier history, number of eligible and high dollar claimants

**Note:** The following items need attached within one complete submission via email (not a hard copy/hand delivered) to the team lead in underwriting.