



Attention California agents:

Want to help small businesses who are uninsured?

Boost your Individual health plan sales?

Our easy-to-use Individual List Bill Program can help you do it all!



How many times have you heard a small business employer say, "I'd like to offer my employees health coverage, but I just can't afford a group plan?" Probably a lot, right? Well, we want you to know that there is an alternative you can offer these small businesses. It's called the Individual List Bill Program. And it can breathe new life into your Individual health sales.

What is an Individual List Bill program?

It's a billing arrangement for Individual health policies sold to employees (and/or their family members) who work for the same small business.* Here's how it works:

- Interested participants must apply and be approved for Anthem Individual health coverage.
- Their monthly premiums are then collected and submitted by the employer. This ensures each employee's coverage stays in effect.
- Employers CANNOT fund or contribute any part of the employees' premiums.*

*Employers who contribute to small group coverage for employees under a Section 125 Plan may use a Group List bill to collect and submit employee premiums.

What businesses are good prospects for an Individual List Bill Program?

- Uninsured businesses are the best prospects; however, you can use an Individual List Bill to help your current clients too.
- If an employer has a group plan for employees only, but not their family members, you can use the List Bill to sell Individual coverage to employee spouses and even over-age dependents
- Other good prospects include employees who may not be eligible for the group plan – like part-timers or 1099 contractors.

What are the requirements?

Any business can be set up on a List Bill, as long as the following conditions apply.

- At least two employees (or employee family members) must agree to participate.
- Participating employees/family members must apply and be approved for an Individual health plan.
- Participants must agree to have their premiums collected and submitted by the employer – usually by payroll deduction.
- The employer must designate a List Bill Administrator to handle the small amount of paperwork involved in the Program.
- Employers CANNOT pay any part of their employees' premiums.

What are the advantages of an Individual List Bill Program?

Nationally, over 60% of uninsured working adults are employed full-time.* With an Individual List Bill Program, you can help these employees get health coverage while their employers help pay their premiums on time. This keeps the employee's coverage paid up and in force.

In other words, an Individual List Bill Program is truly a win-win-win situation for everyone involved:

- Participants can get the convenience of having their premiums collected and submitted on time by their employer.
- Employers get an easy-to-use health coverage solution that can help them attract and keep valuable employees.
- It can help you open doors to new business... retain customers who can no longer afford a group plan... and keep your Individual policies (and commissions!) active longer.

*Source: EBRI (Employee Benefit Research Institute) estimates from the March current Population Survey, 2007 Supplement. See EBRI.org.

How does Anthem make it easy?

We've worked hard to streamline our Individual List Bill Program so that it's simple and effective for the employer and the employee.

- We provide all the necessary forms and applications you need to set up an Individual List Bill. Simply contact your Regional Sales Manager and ask for our easy-to-use tool kit. It has everything you need to get started. Or, you can find everything you need on our website at anthem.com/ca.
- We will monitor billing and payments to make sure the participants premiums are processed accurately and on time.
- Specialists are available to answer any questions the List Bill Administrator may have about their bill.
- Participating employees can always call Customer Service with any questions.

Don't leave business on the table!

For complete details about the Individual List Program, request a Broker Toolkit today! Call your Regional Sales Manager or Broker Services at 800.678.4466 or visit us at anthem.com/ca