



## Disclosure of Rating and Renewability for Employers with 2-50 Employees

Section 635.11 Wis. Stat., and section Ins 8.48, Wis. Adm. Code require the following information be disclosed to Small Employers prior to group enrollment.

1. Premium rates on your effective date are developed using the following rating factors:
  - Individual or family;
  - Geographic area;
  - Age; and,
  - The benefit plan selected for your group.
2. Premium rates are guaranteed for one year from your effective/anniversary date.
3. If the Employee Participation review at renewal determines your group employed less than two or more than 50 eligible employees during at least 50% of the number of weeks in any previous 12 month period, you may no longer be considered a small employer.
4. The benefits and premiums for all health insurance plans available to you will be provided upon request.
5. Common Ground Healthcare Cooperative (CGHC) is required to renew or continue your coverage annually unless:
  - Premiums are not paid
  - You committed fraud or misrepresented the eligibility of an employee, or misrepresented group information
  - The minimum contribution and/or participation requirements are not met
  - Your business is no longer open or no longer has status as an independent legal entity
  - Your business is no longer located in the CGHC Service Area
  - CGHC no longer offers coverage in the small group insurance market in the State of Wisconsin. Notice would be sent to you at least 180 days before the date on which your groups coverage would end.

By signing below, you certify that the rating factors and renewability provisions were disclosed prior to enrollment.

\_\_\_\_\_  
Agent/Salesperson

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Group Administrator

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employer Group Name line