



How to Obtain a WellNet Quote

Subject: Items Needed for a WellNet Quote

Thank you for your inquiry.

WellNet's self-funded plans can be underwritten in 1 of 2 ways; via historic claims data or via employee medical questionnaires. Here is the information needed if you want to go the historic claims data route:

- 1.) Name, Address, Nature of Business of Employer
- 2.) Census (Gender, Age/DOB, Coverage Tier + Plan Selection, Home Zip)
- 3.) Current / Renewal Rates
- 4.) Benefit summaries for current / desired plans

AND IDEALLY:

- 1.) 24 months of monthly claims information
- 2.) 24 months of diagnosis / prognosis information on any "high cost claimants"

OR MINIMALLY:

- 1.) Any claims information you have available
 - a. We will do what we can to use it for purposes of developing an "experience" based quote

If the claims information requested above is **not** available, then employees would need to complete medical questionnaires from which stop loss carriers can appropriately assess the risk and set premium rates and claims projections. Employees can complete questionnaires in 1 of the following 6 ways:

- 1.) WellNet's Online Underwriting / Enrollment portal
- 2.) FormFire - online application company
- 3.) EasyAppsOnline - online application company
- 4.) eHealthApp – online application company
- 5.) WellNet's Paper Apps ([Please see link for sample application](#))
- 6.) Another Carrier's Paper Apps

Groups that seem to breeze through the process of having their employees fill out medical questionnaires seem to have one thing in common; an engaged management team. To help ensure that all employees complete their medical questionnaires completely and in a timely manner, many groups have their CEO (or someone else that is very noticeable and important in the eyes of the employees) draft an email to the employees stating something like the following:

As you know, each year as a company we do our best to continue to secure competitively priced health insurance for our employees. This year, we are entertaining a few new alternatives that have come about as a result of the Affordable Care Act. In order to examine those alternatives and price our plan appropriately, we need all employees to complete a private, secure, online medical questionnaire regarding their health history. It is very important that you answer all questions completely and honestly. This information is only reviewed by the vendors that will be providing us options and only for the purpose of setting appropriate rates. By law, your health information / history cannot be shared with your employer. Please call me directly should you have any questions or concerns.

If you would like us to open an underwriting portal, please let me know and I can provide you with all the necessary information and materials in order to do so.

Thank you and please let me know if you have any questions or concerns regarding our RFQ process. You may also contact quotes@wellnet.com for additional assistance.