



You are always welcome to place your own stop loss and use WellNet purely as a TPA. Should you wish WellNet to shop the stop loss for you, we are happy to.

Our stop loss partners require either historic claims information OR individual medical questionnaires to provide firm, underwritten rates. Our stop loss partners do not provide purely illustrative rates. Here is what our stop loss partners want to see.

REQUIRED INFORMATION:

- 1.) Census in excel including plan selection
- 2.) Copy of the renewal. If the renewal is not available, then:
 - a. Current rates
 - b. Benefit Summaries
- 3.) Historic claims information, including:
 - a. Ideally 24 months of monthly aggregate paid claims information
 - b. Ideally 24 months of diagnosis, and more importantly the prognosis (future treatment plan) of any high cost claimants. **Providing only the diagnosis will generally result in conservative underwriting. Providing the prognosis will result in more aggressive underwriting.**

HELPFUL BUT NOT REQUIRED INFORMATION:

- 1.) Top 10 drug report, sorted by the amount paid by the plan
- 2.) Top 10 facility report, sorted by amount paid by the plan

If historic claims information cannot be provided, here are the various ways that we can accept medical questionnaires:

- 1.) WellNet's Online Underwriting / Enrollment portal
- 2.) FormFire - online application company
- 3.) EasyAppsOnline - online application company
- 4.) WellNet's Paper Apps
- 5.) Another Carrier's Paper Apps

Questions About Underwriting: Please email quotes@wellnet.com