



OREGON GROUP PROFILE FORM

FREQUENTLY ASKED QUESTIONS

1. What is the Group Profile Form (GPF)?

The Oregon Standardized Group Profile form was created by the Oregon Department of Consumer and Business Services to assist with identifying the applicable type of group coverage for an employer and to provide required disclosure notices to small employers. Insurance regulations require all Oregon carriers to obtain the data requested on the generic form, but does not prohibit carriers from modifying the form with specific information.

2. The insurance division created a universal form. Why did PacificSource create their own?

The PacificSource Oregon Group Profile Form contains all the same elements as the universal form. We present it in a slightly different format and include some additional information. PacificSource will accept the universal form. If all the information that we need for a quote request is not included with the form, additional follow up with the group may be required.

3. Will PacificSource accept other versions of this form?

Yes. Although we prefer our Oregon Group Profile Form, we will accept another carrier's regulatory-compliant form or the Insurance Division's generic form. We will not accept any other form, such as a form made by an agency.

4. How are group sizes defined?

For the purpose of determining the type of employer group (large or small), a distinction must be made between counting an "employee" (any individual employed by the employer) and an "*eligible employee*" (an employee that works a regular schedule of 17.5 hours or more per week and does not include employees that worked on a temporary, seasonal, or substitute basis).

The total number of *eligible employees* may be different than the actual number of employees that are eligible for coverage, if the plan's hourly requirement is different than 17.5 hours.

An employer is a small group if:

- Their average number of employees in the **prior calendar year** was between 2 and 50, and
- At least 51 percent are employed in Oregon, and
- The group has at least two *eligible employees* on the date when coverage takes effect, or on the plan's anniversary date.

An employer with 51 or more employees is still considered a small group if there are 50 or fewer *eligible employees*, and coverage is limited to only *eligible employees*.

An employer is a large group if their average number of *employees* in the prior calendar year was 51 or more. If an employer extends coverage to 51 or more employees, but 50 or fewer are *eligible employees*, the employer *may* still qualify as a large group.

5. How are employees defined?

Employee: Employee means any individual employed by an employer (regardless of coverage eligibility).

Eligible Employee: An *eligible employee* is an *employee or owner* that works a regular schedule of 17.5 hours or more per week. *Eligible employee* does not include employees that work on a temporary, seasonal, or substitute basis. The total number of *eligible employees* may be different than the actual number of employees eligible for coverage if the plan's hourly requirement is different than 17.5 hours.

Other Employees: *Other employees* are employees that work less than 17.5 hours per week, or work on a seasonal, temporary, or substitute basis. [In some cases, we **may** insure an employer that covers temporary or seasonal employees.]

6. How often does this form need to be completed by a group?

The form must be completed during the quoting process, and then again annually to validate group size.

7. Do all prospective groups have to complete the form?

Yes. Since carriers must determine whether or not Oregon small employer regulations apply before issuing a **valid quote**, a current [form](#) is required for **every prospective Oregon group** regardless of group size.

- If an agent uses our **online quoting system**, the agent can produce rates, but they will not be valid or confirmed until PacificSource receives a completed form. The online quote will include a disclaimer about quote validity.
- If we receive a quote request on behalf of the agent or group, we will need a completed form before we can issue a quote.

8. Do all renewing groups have to complete the form?

We mail the Group Profile Form to all Oregon group clients four to five months prior to their renewal date. If the form is not returned to us, we have a process in place to notify clients and complete their renewal:

Clients with 51 or More Enrolled: If we do not receive the Group Profile Form by the group's renewal date, we will process the group as a large employer. We can reasonably confirm that the group is not a small employer because they have more than 50 employees currently enrolled with PacificSource.

Clients with 50 or Fewer Enrolled: Since carriers must determine whether or not small employer regulations continue to apply before renewing a group policy, we will not release a **renewal notification** for any employer that has 50 or fewer employees enrolled currently or in prior year until we receive a completed Group Profile Form to verify group size.

1. We will e-mail the agent two to three months prior to renewal to inform them of any of their groups that still need to return their form.
2. After that, if we still do not receive the form, we will e-mail a reminder to the group administrator. The reminder will explain that they will be terminated for noncompliance with their policy's participation requirements if we do not receive the completed form before they renew. The agent will also receive a copy this notice.
3. If we receive the completed form **30 or fewer days before the renewal date**, we will mail the renewal notice to the agent and the group administrator at the same time (regardless of if agent normally delivers to the group).
4. If we do not receive a completed form by your client's renewal date, we will **not renew** the policy. The group will then be terminated for noncompliance with their policy's participation requirements.

9. What if PacificSource doesn't receive a completed form for a renewing group?

Groups with 50 or fewer enrolled employees, currently or in the prior year, must submit a completed Group Profile Form in order for their renewal to be processed. If we do not receive the completed form by the group's renewal date, we will have to terminate the group for noncompliance with their policy's participation requirements.

If the group has 51 or more enrolled employees, we will process the group as a large employer.

10. Who may sign the form?

While we still prefer the owner or group administrator's signature, PacificSource will accept the signature of any of the following on behalf of the client:

- Owner, President, Director, Group Administrator, or Corporate Officer.
- Agent of Record or Licensed representative of agent of record.

The forms must be signed and dated. **PacificSource will only accept signed forms.** The signature must be either handwritten or a digital signature. We will not accept a form that has a typed or stamped name instead of a signature.

11. What types of missing information might delay quotes and renewals?

PacificSource must follow up if any questions are unanswered or if there is no signature. Please ensure the following information is complete and clear:

- **Location of State Headquarters.** Agents or group administrators can use the Oregon Business Registry to verify their principal place of business.
- **Limiting Coverage to Certain Employee Classifications.** Unless there is a clear answer, such as "full-time only," for example, we must follow up.
- **Waivers.** If a group has employees waiving coverage, it's important for the group to submit waiver forms at the time of eligibility. If the group terminates waiving employees, the group needs to notify us. If we are not updated on waivers, then the total number of eligible employees on the Group Profile Form will not match what we have in our system, requiring us to follow up.
- **Signatures.** We will not accept a typed name. The form must be signed and dated.

12. What additional proof might be needed for a prospective or renewing group?

If an employer groups has fewer than four enrolled employees, the group must also provide one of the following with their quote request and/or new group enrollment.

- The most recent Oregon Quarterly Tax Report filing (form OQ) and the Unemployment Insurance Employee Detail Report (Form 132)
- If the group is a sole proprietorship, the most recent 1040 Schedule C in addition to forms OQ and 132.
- If the group is a business partnership, a copy of either the most recent Federal Form 1065 or a copy of the partnership agreement.

If an employer may be considered an "**affiliated service group**" of another organization and can be included in the other organization's plan coverage, a [Common Ownership Confirmation Form](#) must also be completed. The form can be signed by the affiliated group's accountant, attorney, or an officer of the company. The form confirms their affiliate relationship and enables them to be included in the plan coverage. This form can be found in the For Agents/Materials area of our Web site.

- For example, if an employer is a shareholder or partner in another organization and regularly performs services for, or is associated with, the other organization's services, the employer may be considered an affiliated service group of the other organization. For benefit purposes, employees of an organization and its affiliated service groups may be treated as employed by a single employer.

13. What if an employer group with 2-25 eligible employees indicates they only intend to cover one class of employees, for example only management?

The employer will not be eligible for group coverage, as this size group is not allowed to limit coverage to a specific class. If they do not offer coverage to all eligible employees, we cannot provide a quote or renewal.

14. Where can I locate a blank form if a group needs one?

The [Group Profile Form](#) is located in the For Agents area of our Web site, www.pacificsource.com, with other group forms. It is also attached to the Group Enrollment Form online.

15. How is the average number of employees verified for a new employer that was not in existence throughout the prior calendar year?

If a new employer is not in existence throughout the prior calendar year, their small employer determination is based on the average number of employees that are reasonably expected to be employed by the employer on business days in the current calendar year.

16. Can an agent make revisions to the form?

Yes. However, if an agent alters or revises the form, they must provide the following in writing on the form, in an e-mail, or in a signed letter:

- Reason for changes
- Source of new information
- Agent's initials and date on the original form or signature and date on the replacement form
- Additional documentation if requested, such as a current census, Oregon Business Registry, or waiver forms

17. What if a prospective group has two employees, but one of the two is on probation and therefore not enrolling?

Because the group does not meet the requirements (only one employee meets the hourly and waiting period requirements) we cannot provide a quote. If the employer waives those requirements at initial enrollment and enrolls the probationary employee, then we can provide a quote.

18. What if a prospective group has two employees, but one of the two is waiving for other group coverage?

We will provide a quote, because the group meets the requirements.

19. What if a group has some employees in Oregon and some employees in another state?

The following examples show how group size is determined:

- An employer with 30 eligible employees in Oregon and 25 eligible employees in a different state would have a total of 55 eligible employees. They would be considered a *large* employer even if they only covered the Oregon employees. The definition of eligible employee does not exclude employees working outside of Oregon.
- An employer with 30 eligible employees in Oregon and 5 in a different state would only have 35 eligible employees. They would be considered a small employer.
- An employer with 5 eligible employees in Oregon and 30 in a different state, would be considered a large employer even though they only have 35 eligible employees, since the majority of them do not work in Oregon.

20. Is a group with 51 or more employees eligible to receive a small group quote instead of a large group quote?

If the group has more than 50 total employees, but only 2 to 50 are *eligible employees* and they limit coverage to only *eligible employees* or a class of employees, then they may be considered a small group. For example a group with:

- 60 *eligible* employees—40 eligible enrolled and 20 eligible waiving coverage—is a large group (more than 50 eligible).
- 60 *total* employees—40 eligible enrolled and 20 *not eligible*, so not covered—is a small group (less than 51 eligible).
- 60 *total* employees—40 eligible enrolled and 20 *seasonal temps* enrolled—is the group's choice of small or large. (They meet both rules):
 - Meets small group requirements of 51 or fewer *eligible* employees (see How are group sizes defined?). If group elects to be rated as a small group, all of the small group rules will apply (not just rating).
 - Meets large group requirements because they have over 50 enrolled employees.