

Checklist: 2025 MHC for Small Business Enrollment

- MHC for Small Business Eligibility Letter
- 2025 Maryland Health Connection for Small Business - Employer Direct Enrollment Form
- 2025 Maryland Health Connection for Small Business - Direct Enrollment Employee Eligibility & Election Form
- Waiver Forms
 - 2025 Direct Enrollment Employee Eligibility & Election Form
 - Section 5-Waiver of Coverage
- Most recent Quarterly Wage & Tax Statement/ Maryland Unemployment Insurance Quarterly Employment Report
 - W4 required for employees not listed on QWTS
- Signed quote
- First Month's Premium/Binder Payment
- Full Time Equivalent (FTE) Form, if applicable
- Medicare Secondary Payer (MSP) Form, if applicable
- Composite Rate Form, if applicable

Submitting a New Group

An MHC for Small Business-eligible group and/or their authorized producer would need to submit the documents listed in the checklist directly to the carrier/s along with additional carrier-specific new group paperwork to install a group at the participating carrier(s).

The required documents to implement a new group plan may vary based on the insurance carrier. Producers need to contact the chosen insurance carrier to obtain the final quote and required documentation for a new group.

For example, a carrier may require Proof of Ownership (as applicable) per specific carrier guidelines – examples of proof of ownership documents are listed below:

- “C” Corporation – Form 1120
- “S” Corporation – K1/Schedule 1120S (if the owner is applying, and depending on group size)
- Partnership- Partnership Agreement or K1 (Schedule 1065)
- Limited Liability Company – Signed LLC Agreement
- Churches and Non-Profit Organization – Form 941Farms – Schedule F
- Common Ownership- Complete Common Ownership Form
- Individual Contractor – Complete the 1099 form according to the guidelines

Minimum Participation Requirements: 75% Minimum Participation Requirement for Employee Choice. This does NOT apply to a Small Employer who submits this Application between November 15th and December 15th of any calendar year.

Employer Choice MPR: CareFirst BCBS → 75%, Aetna CVS → 60%, Kaiser Permanente → 60%, UnitedHealthcare → 60%

Find an MHC for Small Business Authorized Producer: mhcsmallbiz.marylandhealthconnection.gov