

# EssentialCare Prospects

Contact: Susan Nicolai  
snicolai@paisc.com  
803-462-3157

## Target Population:

Hourly and part-time employees of employer groups, typically in lower skilled jobs that may be seasonal and/or irregularly scheduled. These employees are not eligible for employer sponsored comprehensive major medical plan. This population generally experiences high turnover. The average age is under 35 and not over 45. Employees are not currently covered by traditional health insurance.

Sample target industries include: restaurants, retailers, hotel/motel/casinos, unarmed security, grocery, and convenience stores staffing.

Must be an employee-employer relationship.

## Submission Requirements:

Employee census for eligible group:

- Birth date or current age (required)
- Gender
- Site/location
- Hire date
- Salary

Current coverage information (loss experience, if available)

Employer contribution (if applicable)

Employer state situs and locations to verify availability of all products

## Ineligible Industries:

Trucking, mining, fishing

Professional Employee Organizations (PEOs)

Association business except associations of employer groups where each employer with more than 50 eligible employees chooses to make the coverage available.

## Minimum Size Group for Standard Plans:

500 eligible employees

## Minimum Size Group for Custom Plan:

15,000 eligible employees / \$1 million annual premium existing

States we can not situs groups:

- Hawaii
- Montana
- New Hampshire
- New Jersey
- New York
- Oregon
- Washington