

# Eligibility Guidelines for Association Members

I. Members must work at least 20 hours per week or make a minimum of \$15,000 annually (or higher if Association requires).

II. The following Eligibility Documentation must be provided:

**A) For Small Group Members (must be provided annually)**

(i) Employer:

- NYS-45-ATT-MN or other comparable documentation of active employee status such as a copy of a pay stub or estimated tax form
- Certificate of Incorporation and payroll records for newly formed business
- NYS Certificate of Assumed Name for groups using a Doing Business As (DBA)

(ii) Employee

- NYS-45-ATT-MN or other comparable documentation of active employee status such as a copy of a pay stub or estimated tax form with notations identifying terminated and ineligible employees
- W4 and/or payroll stub indicating withholding if employees are not included on NYS-45
- Owners, Partners and paid Board Members Schedule C, Schedule K-1, Schedule E or Schedule F, Form 1120, or other tax documentation that substantiates proof of eligibility

**B) For Sole Proprietor Members (must be provided annually)**

(i) For businesses in operation for more than one year:

- NYS-45-ATT-MN or other comparable documentation of active employee status such as a copy of a pay stub or estimated tax form; **and** one of the following:
  - Prior Year's Federal income tax Schedule C (Coverage will be issued in the name of the company on this schedule.)
  - Federal income tax Schedule E
  - W-2 annual wage statement
  - Federal tax form 1099 with Schedule F

(ii) For businesses in operation for less than one year:

- NYS-45-ATT-MN or other comparable documentation of active employee status such as a copy of a pay stub or estimated tax form; **and** one of the following:
  - cancelled business check
  - copy of a business bank statement
  - certificate of doing business
  - an MVP letter of Certification signed by a CPA or Attorney who is not an employee or relative of an employee of a group or
  - appropriate tax documentation.

III. Minimum MVP participation requirement of 75% of eligible employees, excluding **verified** spousal waivers (proof of waivers may be collected to verify participation).

IV. Pre-existing conditions apply

V. No retirees

VI. Employer/Sole Proprietor must be located in New York State

VII. Sole Proprietors must be members of the association for at least 60 days before coverage becomes effective.

VIII. Members must be in good standing to be eligible for benefits.

IX. New members can enroll during open enrollment or upon initial eligibility.