



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Blue Cross Boot Camps

#1. Group Size Appeals

What is it?

A Group Size Appeal (GSA) is used when the Full Time Equivalent (FTE) count for a group has either grown or shrunk.

- Groups with 51 or more FTEs are large group
- Groups with 50 or fewer FTEs are ACA small group



GSA FTE measurements, per the ACA, need to be based on the *most recently completed calendar year*.



If a GSA is approved, the funding change will take place at the group's next renewal date. No off-cycle changes are allowed.

What's the process?



Get the Group Size Appeal form, go to the **Agent Portal**, *Client Resources*, *Client Forms*, open either *Blue Cross Blue Shield of Michigan* or *Blue Care Network* link and scroll down.



Once you have the Group Size appeal form, complete it based on the most recently completed calendar year.



Submit the form through a Support Request in OneSource.

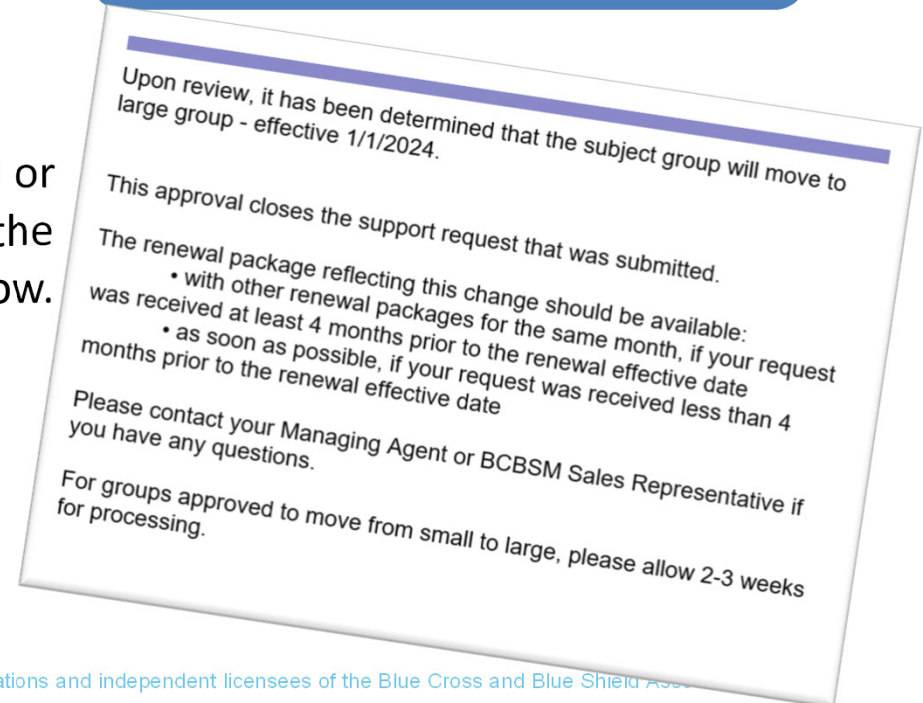


What's the process?

Whenever possible, please provide a GSA at least 150 days prior to the group's renewal date

GSAs submitted with less than 150 days lead time can result in a delayed renewal to the customer.

Submitters will receive a decision (approval or denial) and if approved, a notice is sent to the submitter and a refreshed renewal will follow.



Common situations and questions

What if the GSA is being submitted due to common control (or dissolution of common control) and the group is growing? Shouldn't the group move rating type at the date of merger?

- The ACA requires us to look at the most recently completed calendar year. Unless the common control results in a completely new FEIN and therefore a new group customer

What if the customer has grown this year and I want to make a change for their 1/1 renewal? **This is a common question** (For illustration we'll pretend the group has grown in 2023 and you are asking to make a change for the January 2024 renewal.)

- ***Remember that we need to look at the most recently completed calendar year, so in 2023 the most recently completed calendar year is 2022, so in 2023 we cannot make decisions about 2024.***

Thank you

Common situations and questions: Appendix



- Multiple step issues **SUBMIT EARLY!**
 - Common Control and Plan Year Changes and a Group Size Appeal
- 1. Get common control approval so that all enterprises can be considered in the group size appeal and any consolidation can occur before the plan year change.
- 2. Get the plan year change approved so that the renewal generated by the group size appeal is for the correct date
- 3. Submit the group size appeal and subsequently get the renewal that's needed