

Curv Underwriting FAQ

1. What groups are the best fit for this quote process?

Large groups (non-ACA rated) with less than 100 enrolled employees

2. Do all groups meeting the criteria above qualify for this process?

No. Groups will be required to go through the medical application process if:

- No prior group health plan is in place
- Businesses formed less than 6 months ago

3. What information is needed to get a quote?

Curv Census Form - [Click Here](#) to Download the Curv Census Form
Current and Prior Year Plan Design
Current Rates
Experience Data (if available)

4. Are the rates final rates?

Final rates are released through this process for groups receiving <30% renewal increase on the current benefit plan(s).

Demographic changes of more than 10% from the quoted membership could result in re-rating.

To apply and be accepted for coverage, all groups must meet eligibility thresholds, participation requirements, submit completed new business paperwork and group renewal document for the requested effective date.

If you have any questions or need additional information, please reach out to your assigned Account Executive.

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