

## CareFirst MD SHOP Direct Enrollment Guidelines

Paths for Entry	
<b>Small groups with no broker (Direct Group) Employer Choice Only</b>	Contact CF Sales Team @ 888-423-2757 or <a href="https://individual.carefirst.com/individuals-families/contact-us/group-sales.page">https://individual.carefirst.com/individuals-families/contact-us/group-sales.page</a>
<b>Small groups with an appointed MD SHOP and CareFirst broker (Direct Broker) Employee &amp; Employer Choice</b>	Broker contacts Sales Rep., CF Sales Team @ 888-423-2757 or <a href="https://individual.carefirst.com/individuals-families/contact-us/group-sales.page">https://individual.carefirst.com/individuals-families/contact-us/group-sales.page</a>
<b>Small groups with an appointed MD SHOP and CareFirst broker and General Producer (GP) Employee and Employer Choice</b>	Broker contacts GP to perform quoting and account installation.
Required Paperwork for New and Renewing Groups*	
<ul style="list-style-type: none"> <li>MHBE SHOP Unified Employer Carrier Application (Direct Enrollment)</li> <li>Signed quote</li> <li>Binder Check (live check)</li> <li>Waiver forms</li> <li>Wage &amp; Tax</li> <li>Full Time Equivalent (FTE) Form</li> <li>Medicare Secondary Payer (MSP) Form</li> <li>Maryland SHOP Employee Eligibility and Election Form (Direct Enrollment)</li> </ul>	
<p><small>*Note: Renewing groups will be required to submit all paperwork for the initial direct renewal with CareFirst. This will cover any renewals from 10/2018 – 9/2019. Once directly renewed into CareFirst’s system, groups will passively renew into future year’s coverage without the requirement of new paperwork. The requirements will be captured in the annual renewal letters.</small></p>	
Enrollment Timelines	
New Groups	A new group must apply by the 15th of the month to receive coverage for the following month. Any applications that are received after the 15th of the month will begin group coverage the 1st of the second month.
Renewing Groups	A renewing group will need to renew or change coverage through CareFirst before the last day of renewal to avoid a gap in coverage. The cutoff date will be the 15th of the month prior to the effective date.