

ATTESTATION RENEWAL ASSESSMENT

Average Total Number of Employees (ATNE)

SECTION 1

The Patient Protection and Affordable Care Act (PPACA) defines the number of employees as “the average number of employees employed by the company during the preceding calendar year.” An employee is typically any person for which the company issues a W-2, **regardless of full-time, part-time, seasonal status, or whether they have medical coverage.** (WORKSHEET PROVIDED BELOW)

Medical Loss Ratio (MLR)

SECTION 2

The determination of Large and Small Groups is based upon the number of employees employed by the employer on business days during the preceding calendar year. The Public Health Services Act §2791(e) provides:

1. The term “**large employer**” means, in connection with a group health plan with respect to a calendar year and a plan year, an employer who employed an average of at least 51 employees on business days during the preceding calendar year and who employs at least 1 employee on the first day of the plan year.
2. The term “**small employer**” means, in connection with a group health plan with respect to a calendar year and a plan year, an employer who employed an average of at least 1 but not more than 50 employees on business days during the preceding calendar year and who employs at least 1 employee on the first day of the plan year.

To calculate the annual average:

1. Add all the monthly employee totals together and then divide by the number of months that the company was in business last year (usually 12 months).
2. Consider all months of the previous calendar year regardless of whether the company had coverage or was in business but did not offer coverage.
3. Use the number of employees at the end of the month as the “monthly value” to calculate the year average. If the company is a newly formed business, calculate the prior year average by using only those months that the company was in business. Use whole numbers only.

***THIS IS FOR THE PRECEDING CALENDAR YEAR NOT RENEWAL YEAR. EXAMPLE: IF COMPLETING IN THE YEAR 2024 AND RENEWAL DATE IS 7/1 YOU WILL STILL CALCULATE FOR 1/1/2023 THRU 12/31/2023.**

PRECEDING CALENDAR YEAR DATE: 01/01/2023 Must also include those that were employed & termed in count

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Employees													

TOTAL EMPLOYEES _____ (DIVIDED BY #MONTHS) ----- EQUALS ----- AVERAGE EMP PER MONTH _____

Based on MLR definition and Average Emp Per Month The policyholder is a:

- Small Employer (2-25)
 Small Employer (26-50)
 Large Employer (51-100)
 Large Employer (101+)

Group Name _____ Group Number _____

STATISTICAL INFORMATION AS OF TODAY'S DATE:

CURRENT FULL TIME EMPLOYEES ENROLLED _____ CURRENT PART TIME EMPLOYEES _____

CURRENT FULL TIME EMPLOYEES WAIVED _____

Employer's Signature _____ Date _____

NOTE: If the MLR answer you provided does not align with the ATNE average please double check your information or contact your Account Manager for assistance.

Minimum Number of Insured Employees. [To meet small group enrollment guidelines a group must have at least two full-time enrolled employees, of which no more than 50% may reside in the same household.] [To meet large group guidelines a group must have at least fifty-one average total number of employees (ATNE). Groups whose ATNE subsequently drops below fifty-one must be rated as a small group upon renewal]

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in connection with an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.