A PLAIN-ENGLISH GUIDE FOR OHIO EMPLOYERS

What It Takes to Quote Your Group

— and why your census drives the rate.

Here's what the information on the attached census is used for, and why getting it right protects you from surprises at renewal.

When you ask us to shop your company's health coverage, we send you a **census** — a simple spreadsheet listing your employees and a few facts about each one. The census is the single most important document in the quoting process. Everything an insurance company quotes you is built from it. This guide explains what we're asking for and why it matters to the price you'll pay.

First, how pricing actually works in Ohio

You might assume small-group health rates are set by a fixed government formula — the same price for everyone. For a small number of Ohio employers that's true. For the large majority, it isn't.

Most small Ohio employers are quoted on plans where the insurance company looks at **your specific group** and prices the coverage around the people actually enrolling — much like a home or auto insurer prices a policy around the actual house or driver, not a one-size-fits-all rate. This is what lets these plans come in lower than standard pricing for many groups. It's also why the insurer needs real, accurate detail about who is signing up.

Two ways an insurer sizes up your group

Depending on the insurance company and your group's size, one of two methods is used. Each carrier sets its own rules for which one applies.

METHOD 1

Short health questionnaires

Each enrolling employee completes a brief, confidential health questionnaire through a secure online portal (we use a system called **EasyApps**). The insurer reads the group's real health picture and prices accordingly.

Strong participation and complete, honest answers give the insurer the full picture — which usually produces the most competitive offer.

EMPLOYEES FILL OUT A ONLINE HEALTH FORM

METHOD 2

Census review

For groups that qualify, the insurer estimates risk from the census alone — ages, gender, location, and industry — with **no health questionnaires required**. It's faster and simpler for employees.

Because there are no health forms, the census **is** the underwriting. Anything missing or inaccurate moves the rate directly.

NO HEALTH FORMS — CENSUS ONLY

ALL ENROLLING MEMBERS (EMPLOYEES & DEPENDENTS) MUST BE INCLUDED ON CENSUS

THE CENSUS, FIELD BY FIELD

What the Census Asks For — and Why

Every field is a piece an insurance company uses to build your rate. Here's what each one does.

What we ask for	Why the insurance company needs it
Date of birth	Age is the biggest single factor in the price. Rates are built person by person, year of age by year of age.
Gender	Used alongside age in the base-rate formula.
Home ZIP code	Costs vary by area of the state, so location affects the rate.
Industry / type of business	Some industries carry more risk than others and are priced accordingly.
Who's enrolling & in what tier (employee only, employee + spouse, etc.)	Determines which rate applies and how many people the plan must cover.
Waivers (who is turning coverage down)	Insurers require a minimum share of employees to enroll. Waivers show who's in and who's out.
Dependents' dates of birth	Spouses and children are priced too — not just the employee.
Job title & income	Needed only when quoting disability or life coverage.

THE ONE THING WE MOST WANT YOU TO UNDERSTAND

Your quote is a snapshot of a specific group of people.

A quote reflects the exact list of people on your census and their combined health and age profile at one moment in time. **When that list changes, the price changes.**

Add an employee and you add their age and health history to the pool; drop one and you remove theirs. A single higher-cost person joining — or a healthy employee leaving — can move the final number noticeably. It's the most common reason an early estimate and the final offer don't match: the people changed, so the risk changed.

How to get the most accurate quote

1. **List every full-time eligible employee** — everyone working 30+ hours a week, even if they plan to waive coverage.
2. **Include waivers and anyone on COBRA or state continuation** — they're part of the picture insurers need.
3. **Double-check dates of birth and ZIP codes** — small errors here move the rate because age and location are core pricing factors.
4. **Send it complete the first time, and tell us about changes** — a stable census means fewer surprises between the estimate and the final offer.

Questions? We're here to help.
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