



MD Association of Appraisers, Inc.

[Click to Return to MDA Home Page](#)

Primary Health Care

Dear MAA Members,

Since 1976, Kelly & Associates Insurance Group Inc. has been working with employers to help them provide affordable group benefits by delivering them innovative benefit design, management and administration.

Through KBS, one of the Mid-Atlantic region's most technologically advanced and innovative sources for group insurance consulting and administration, you have:

1. Access to the region's finest health, life, disability and vision carriers, as well as expertise in alternatively funded solutions.
2. The flexibility to mix and match certain benefit options across different carriers to meet your diverse needs through a single enrollment form or on-line enrollment option.
3. On-line access to benefit, rate, and service comment information, and all selected benefits on a consolidated bill or electronic premium statement.

With state-of-the-art technology, the region's top-quality carriers, and more than 25 years of proven experience, Kelly Benefit Strategies is your *Total Benefits Solution*®

HEALTH INSURANCE

How to determine if you should enroll as Individual or Group:

Individual Health Insurance:

- Medical underwriting is required of all applicants
- Freedom to select deductible levels
- PPO or HMO
- Dental and Vision available

Group Health Insurance:

- There must be a minimum of 2 eligible employees, whose compensation is reported to the Internal Revenue Service by Form W-2 and the Department of Business & Economic Development Form DEED/AU-16 to enroll in a group health plan
- NO medical underwriting – guaranteed issue
- Signed tax documents (Form 1120, 1120-S or Articles of Incorporation; Schedule C/F; Form 1065 and K-1 or a formal Wage & Tax (Deed/AU-16) must be provided by the group and be included with the group application.
- Minimum participation requirement is 75% of all eligible employees
- Group may offer 1 to 3 plans – PPO and/or POS, HMO
- Dental, Vision, Life, Disability, HRA, HSA, FSA & Dependent Care, Pension Plans and COBRA administration are available to groups
- Rating is based on the average age of the group

Continued on next page ↓

While there are pros and cons in enrolling in health insurance you will need to do a little research to see which option is best for you. Individual policies are less expensive and offer a range of plans to suit your health needs. There are choices to be made as to whether you want to participate in an HMO or PPO plan, low or high deductibles and prescription coverage. Both the HMO and PPO plans require medical underwriting. Each carrier has their own thresholds and some are more lenient than others. If you know you have diabetes, heart disease, mental health issues, hepatitis, AIDS, lupus, emphysema, cancer, MS or kidney disease etc., you will more than likely be turned down by most carriers. You may still apply for individual insurance and will need to do so before applying for MHIP (Maryland Health Insurance Plan) which is designed for the “un-insurable”. Eligibility for MHIP is based on being denied by other carriers due to health reasons, exhausted COBRA, etc.

If you are a healthy individual with no past medical history or need for maintenance medication, individual policies may be very affordable.

Group health insurance in Maryland is designed for groups who employ at least 2 full-time employees. Group sizes 2-50, fall under Maryland Small Group Reform. This means that there is no medical underwriting, rating is based on average age of those enrolling and require 75% participation. Most carriers will allow an employer to offer 2-3 plans to give employees a choice in coverage.

If you are a large group employer (50+ employees) your group is subject to claims experience for rating purposes. Still, there is no medical underwriting. Two to three plans may be offered and 75% participation still holds true.

Please let us know how we can serve you. We have dedicated team ready to work with you to understand your objectives in obtaining health coverage for you and your employees. Kelly Benefit Strategies has a Small group team that knows the unique needs of smaller employers. The Small Group team under the direction of Mark Hammett works specifically with companies under 10 employees, so they should be able to address your health insurance needs. If you would like to receive a quote, please email Mark Hammett at <mailto:mhammett@kaig.com>.

Sincerely,

Mark Hammett
Director of Small Group
Kelly & Associates Insurance Group Inc.
301 International Circle
Hunt Valley, MD 21030

Phone 410 891-3042
Fax 410 527-3421
Website www.kaig.com



[MAA Home](#)