

What documents do I need to provide for my Massachusetts business?

Small business (50 or fewer employees) medical insurance eligibility is based on proper business documentation to verify your business and employees. **Please note:** If you do not have the standard documentation (because you are a new business for example), you may submit alternate documentation.

98% of businesses supply standard documentation. The remaining 2% use alternate documentation because they are either a new company or prefer to not share tax documents.

Check below for your business structure and the corresponding documents that are needed in order to verify your eligibility for small group insurance.

When you have your business documents collected

- Assuming you have already completed an enrollment application, if you submitted temporary documents, you will need to login to provide the correct documents.
- Look for an email from salesupport@hsainsurance.com stating that "your application is pending due to missing documents".
- Click the button labeled "Click Here To Fix This Issue" to be automatically logged into our online eligibility process, where you can upload any required documents.

Participation Levels and Employee Waivers

For small businesses with 1-5 employees, health insurance companies typically require 100% participation by all eligible (full-time) employees. As a result, business documents being asked for are intended to prove that you are offering insurance at a 100% participation level. For example, any full-time employee who is not enrolling in the company plan must complete a Waiver form indicating valid coverage elsewhere. If they do not have insurance elsewhere, then they must enroll in the group plan.

For small businesses with 6+ employees, health insurance companies typically require 75% participation by all eligible (full-time) employees. As a result, business documents being asked for are intended to prove that you are offering insurance at a 75% participation level.

For each employee who is not participating in insurance, an Employee Waiver ([download the waiver here](#)) form must be completed

Business Structures

- C Corporation
- S Corporation
- Sole Proprietor
- LLC
- Partnership

If your business is a C Corporation

Every person who is enrolling in your company's health plan must be a bonafide employee, and therefore on a wage report.

You have two choices available for wage reports:

1. Wage Detail Report filed through Quest (Quarterly report filed with mass.gov - use the "Employer Login" button at <http://www.mass.gov/lwd/unemployment-insur/employers/> to get your report) or
2. Copy of 3rd party payroll such as Paychex, ADP, etc. (listing all employees)

***Note, any enrollee not on the Wage Detail Report, you must include the most recent pay stub(s).**

If an owner is enrolling in insurance and is NOT on the wage report, you must submit documentation showing the owner's name. The two choices of documents are either a [Form 1120](#) or your Articles of Incorporation.

If your business is an S Corporation

Every person who is enrolling in your company health plan must be a bona fide employee, and therefore on a wage report.

You have two choices available for wage reports:

1. Wage Detail Report filed through Quest (Quarterly report filed with mass.gov - use the "Employer Login" button at <http://www.mass.gov/lwd/unemployment-insur/employers/> to get your report) or
2. Copy of 3rd party payroll such as Paychex, ADP, etc. (including everyone's name who is enrolling)

***Note, any enrollee not on the Wage Detail Report, you must include the most recent pay stub(s).**

If an owner is enrolling in insurance and is NOT on the wage report, you must submit documentation showing the owner's name. The two choices of documents are either a Form 1120S or your Articles of Incorporation.

If you are a Sole Proprietor

Every person who is enrolling in your company health plan must be a bona fide employee, and therefore on a wage report.

With employees

You have two choices available for wage reports:

1. Wage Detail Report filed through Quest (Quarterly report filed with mass.gov - use the "Employer Login" button at <http://www.mass.gov/lwd/unemployment-insur/employers/> to get your report) or
2. Copy of 3rd party payroll such as Paychex, ADP, etc. (listing all employees)

***Note, any enrollee not on the Wage Detail Report, you must include the most recent pay stub(s).**

If an owner is enrolling in insurance and is NOT on the wage report, you must submit Schedule C.

With NO employees

You must submit one of the following:

- Schedule C or
- Schedule SE or
- Schedule F

If your business is an LLC

Every person who is enrolling in your company health plan must be a bona fide employee, and therefore on a wage report.

You have two choices available for wage reports:

1. Wage Detail Report filed through Quest (Quarterly report filed with mass.gov - use the "Employer Login" button at <http://www.mass.gov/lwd/unemployment-insur/employers/> to get your report) or
2. Copy of 3rd party payroll such as Paychex, ADP, etc. (listing all employees)

***Note, any enrollee not on the Wage Detail Report, you must include the most recent pay stub(s).**

If an owner is enrolling in insurance and is NOT on the wage report, you must submit documentation showing the owner's name. **The four choices of documents are:**

- Form 1120 or
- Form 1120S or
- Articles of Incorporation or
- Schedule C

If your business is a Partnership

Every person who is enrolling in your company health plan must be a bona fide employee, and therefore on a wage report.

You have two choices available for wage reports:

1. Wage Detail Report filed through Quest (Quarterly report filed with mass.gov - use the "Employer Login" button at <http://www.mass.gov/lwd/unemployment-insur/employers/> to get your report) or
2. Copy of 3rd party payroll such as Paychex, ADP, etc. (listing all employees)

And

- [Form 1065](#) and
- [Schedule K-1](#) for each partner included in the 1065 (total number of partners will be listed on Line I)

***Note, any enrollee not on the Wage Detail Report, you must include the most recent pay stub(s).**

Alternate Documentation: If you are a New Business or prefer not to send in tax documents

The documents below provide proof that your business is legit and that anyone enrolling through your business is a bona fide employee.

Choose TWO of the following items to provide proof that your business is legit:

- Invoice that you have received or sent with your company name
- Permits for commercial operations
- Declaration pages of commercial insurance products (property/casualty or worker's compensation)
- Bank reference (verification that small business has a line of credit)
- Professional license
- Application for C Corporation, S Corporation, LLC or Partnership
- Articles of Incorporation
- Tax ID Verification Letter or EIN assignment letter (a Document from the IRS assigning your company a unique Employer Identification Number)
 - [See example](#)

Choose ONE of the following to show bona fide enrolling employees:

- Copy of 3rd party payroll such as Paychex, ADP, etc. (listing all employees)
- Copy of pay stub(s)