Legacy Brokers LLC

How to Request Group Rates

Small Group (2- 50 Lives)

To request a quote from Legacy Brokers in the small group market, please submit a census in excel format using the template provided in the Broker Toolkit. Remember to include all dependent information to ensure the accuracy of the quotes. Also provide the following information:

- Group Name:
- Group City/State/Zip:
- Effective Date:
- Current Rates
- Current Benefits
- Renewal (if available)
- Requested Plan Designs
- Lines to Be Quoted

All of this information can be found on the Group RFP Sheet located in the Broker Toolkit.

Send all RFP's to StephanieD@LegacyBrokersKC.com and Carbon Copy TylerB@LegacyBrokersKC.com

Experience Rating (51+ with Data)

Large groups generally have access to claims data. As such, we can obtain proposals for large groups without individual health insurance applications. The information we need to experience rate larger groups is:

- Current benefit plan design
- 24 months of month by month enrollment counts broken down by plan (if group offers multiple plans)
- 24 months of rate history
- 24 months of month by month paid claims
- 24 months of "large claims report" (usually any single claim over $25k)
- Listing of any ongoing large claims with diagnosis and prognosis

This information is a standard request and may be accompanied by additional information requirements on a per carrier basis.

Send all Large Group RFPs to StephanieD@LegacyBrokersKC.com and Carbon Copy TylerB@LegacyBrokersKC.com