

INTRODUCING 2023...



Q3 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



Anthem Q3 Updates

- **Rates:**
 - o Quarterly Rate Change Average: PPO 2.0% and HMO 2.1%
 - o Annual/Renewal Rate Change Average: PPO 6.7% and HMO 6.4%
- **Selling Highlights:**
 - o DE9C not required with 3 or more subscribers enrolling! (Also, a DE9C is not required for Specialty.) This excludes virgin groups. A prior carrier bill is required if a DE9C is not provided. We reserve the right to request more information.
 - o Relaxed Participation: 25% participation for groups of 5 or more enrolled subscribers! 65% participation is required for 4 or less subscribers enrolled
 - o Valid Waivers: Individual coverage both on and off the Exchange will be accepted as a valid waiver (in addition to employees waiving due to Medicare, Medi-Cal, military service, or covered as a dependent on a spouse's or parent's employer-sponsored group plan)
- Both PPO Networks alongside any Two HMO networks (Including Vivity)
- Both PPO Networks alongside Select HMO, Priority Select HMO, and Vivity HMO networks (Excluding CaliforniaCare HMO)*



Aetna Q3

- **Rates:**
 - o Quarterly Rate Change Average: PPO
 - o Annual/Renewal Rate Change Average: PPO
- **Selling Highlights:**
 - o Dental Admin Credit has been extended for CA through Q3
 - o Extended current AFA admin credit program through Q3 as well, not valid in CA



Blue Shield Q3

- **Rates:**
 - o Quarterly Rate Change Average: PPO 1.9% and HMO 1.9%
 - o Annual/Renewal Rate Change Average: PPO 8.9% and HMO 9.8%
- **Bundle & Save** – All small group **new business** medical groups that include dental and/or vision products. All existing medical groups that **add** dental and/or vision on or off renewal anniversary.
- **New Mirror Plans(CCSB)** - Platinum, Gold, and Silver Metal level products will be available on our Access+ HMO network. Bronze Trio HMO 7000/70 onto the exchange.
- **New group enrollment checklist** - New groups are no longer required to provide a voided check with the Small Group Initial Payment Form when applying for coverage through ShieldLink.
- **Underwriting** – A sole proprietorship that uses a DBA, and is required to provide business documents, still has the option to submit a business check with the DBA printed on it in lieu of submitting the business license or Fictitious Business Name filing (FBN) Blue Shield will no longer allow letters for BOR change or book of business transfer request. A Broker of Record change Request or a Book of Business Transfer Request form will be required.

Q3 Hot Topics



CaliforniaChoice Q3

Starting July 1st California Choice will now include an Anthem full PPO Platinum Network.



CoveredCA Small Business Q3

Earn more with Covered California Small Business! Earn extra when you sell new small groups with coverage effective July 1, 2023, to January 1, 2024.

Group Size (Enrolled Employees)	Bonus Per Group (3 Groups / 6+ Groups)
51-100	\$8,000 / \$12,000
26-50	\$4,000 / \$6,000
11-25	\$2,000 / \$3,000
4-10	\$1,000 / \$1,500

New CCSB Blue Shield Plans include ACCESS + HMO Network effective 7/1/23!



Cigna + Oscar Q3

- **Rates:**
 - o Q2 to Q3 Platinum & Gold Statewide Average: +2.1%
 - o Q2 to Q3 Silver Statewide Average: +3.3%
 - o Q2 to Q3 Bronze Statewide Average: +4.9%
- **Flexible Underwriting:** Only one employee must be in the CA service area. DE9C is not required for groups enrolling 3+. Easy slicing, only 3 eligible enrollees are needed. 60% overall participation. Start up groups will need 2 weeks of payroll.



Health Net Q3

- **Rates:**
 - o Quarterly Rate Change Average: PPO 0.4% and HMO 1.8%
 - o Annual/Renewal Rate Change Average: PPO 0.4% and HMO 1.15%
- **Selling Highlights:**
 - o Health Net's Enhanced Choice offers small business groups a simplified package offering access to all plans with no limits to the number of plans and networks you can offer.
- **Simplified Underwriting:**
 - o **Enhanced Choice Promotion** – Minimum 5 active subscribers. No DE9C required, no prior carrier bill, and all eligible employees declining coverage must provide a waiver including those enrolling with another carrier.
 - o **Sell HMO with 6 Promotion** – Minimum 6 active subscribers. Mix and match any plans from the HMO networks, no DE9C required, no waivers required (when not paired with life/dental/vision), no participation attestation and no prior carrier bill.
 - o **NEW!** Employees enrolled on another carrier through the same employer are now considered valid waivers (for groups with min. 5 enrolling employees).
- **Peak Season Broker Incentive Program:** For new sales with July 2023 through January 2024 effective dates, Health Net is offering a special commission rate of 6% for the life of the case, for groups with just 6 or more subscribers enrolled. Read the Peak Season Broker Incentive Flyer here.
- **HealthNet Large want to help you grow your business:** They created marketing fliers to help you get started in Construction, Retail, and Restaurant, Leisure & Hospitality.

Q3 Hot Topics



Kaiser Q3

- **Rates for 2023 are effective 1/1/23 through 12/31/23**
 - o New Sale/Renewal HMO metal plans: 6.7%
 - o For all groups PPO metal plans: 7%
 - o Renewal Grandfathered HMO plans: 8%
- **Kaiser has more options for routine care.** Members can visit a Target Clinic with care provided by Kaiser Permanente, for minor illnesses and preventative care. Kaiser members can get urgent care anywhere in the world.
- **Out-of-state PPO Coverage Increases** – Up to 49% of subscribers may enroll in Out-of-state PPO coverage, which is up from 30%.



MediExcel Q3

MediExcel Health Plan is a California-licensed, ACA-compliant HMO, specializing in cross-border healthcare. They offer coverage for companies in San Diego and Imperial County, with care delivery in Mexico. They offer affordable Platinum and Gold level benefits at one-third of the cost of traditional HMOs. No DE9C is required for groups of 5 + enrolled.



Sharp Q3

- **Rates:** New rate adjustment for Q3. Click [here](#) to view the full rates action on our website. Sharp opened an Innovation and Education center in San Diego.



United Healthcare

United Healthcare has new online functionality for small group eligibility verification audits. The new services will streamline the auditing process.