

**Carrier      Guideline**



Sole Carrier: 75% of eligible employees (excluding valid waivers) but no less than 50% of ALL eligible employees regardless of valid waivers

Alongside Kaiser: Minimum of 60% of eligible employees and 40 employees enrolled



Sole Carrier: 75% of net eligible employees (If under 75%, rates will be loaded) Net eligible  
EXAMPLE: 200 eligible employees with 30 valid waivers is 170 net eligible employees  
Alongside Kaiser: Minimum of 51% of total eligible employees must enroll with Anthem



65% of eligible employees must enroll in employer-sponsored medical coverage  
Or 50% of eligible employees and 75% of net eligible employees must enroll in employer-sponsored medical coverage (net eligible is total eligible minus valid waivers)  
If offered alongside Kaiser participation can drop to 40% or 30% if Trio is offered



Sole Carrier: 50% of eligible employees (valid waivers will count against participation)  
Alongside Kaiser: Minimum of 50% of participating eligible employees must enroll with Cigna and must be greater than 50 employees

Standard participation requirement outside of promotion is 55% of all eligible.

**Promotion:**

Enhanced Choice Solutions Flexible participation program:

Total Takeover: Participation requirements of minimum 33% of the total eligible employees or 33 active enrolled; whichever is greater

Multi Carrier Strategy: Participation requirements of minimum 10% of the eligible population, or 25 active enrolled employees, whichever is greater.



Sole Carrier: Minimum participation of 5 employees  
Alongside Kaiser: The greater of 5 or 5% of the total number of employees enrolled in all health plans in regions where KP is offered. 50% of eligible employees must be covered by a group plan



Sole Carrier: 50% of eligible employees regardless of waivers OR 75% excluding valid waivers  
Alongside Kaiser: Not at this time



Sole Carrier: 60% of eligible employees including valid waivers Minimum of 50% on a case-by-case basis  
Alongside Kaiser: 40% of enrolled employees



Sole Carrier:

- HMO: Review current participation and discuss with broker group strategy
- PPO: Enrollment cannot exceed 10% of total group enrollment

Alongside Kaiser: Requires at least 50% excluding valid waivers



Sole Carrier Minimum participation of at least 10 employees enrolled

Alongside Kaiser:

- Groups required to meet minimum participation
- SIMNSA cannot be offered alongside other cross border options



Sole Carrier: 75% of all eligible employees to enroll in an employer sponsored plan, and at least 50% of all benefit eligible employees (including spousal coverage waivers) to enroll with UnitedHealthcare

Alongside Kaiser:

- 50% must enroll with UnitedHealthcare
- Minimum of 25 subscribers to set up HMO

This guide should be used only as a reference. Please refer to the carrier guidelines for additional information