

INTRODUCING 2024...

# Q4 Hot Topics



Always refer to carrier underwriting guidelines for all pertinent details.



## Aetna

### • Rates:

- Quarterly Rate Change Average\*: HMO: 4.3% and PPO: 4.0%  
*\*actual rate changes may vary by network and rating area.*

### • Selling Highlights:

- **Broker Bonus:** Sell Aetna new business plans to groups in California with 1-100 eligible employees from now through 12/31/24. Earn an additional bonus if you sell Dental and Vision with a new Medical case.

Total Enrolled Employees	Credit Per Enrolled Employee
1 – 74	\$50
75+	\$100

### • Underwriting:

- No Quarterly Wage and Tax Statement required for groups with 5 to 100 enrolled employees with prior group coverage.
- QWTS must be provided for 1 to 4 enrolled employees and 5 to 100 enrolled employees with no current group coverage.
- There must be one enrolled W-2 employee who is not the owner and not the owner's spouse/domestic partner.
- Key AFA Underwriting guidelines:
  - No 51% majority restriction! Only need 1 enrolled residing in CA
  - AFA can be written alongside Kaiser with 30% participation
  - Offer up to 4 plans

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## Anthem

### • Rates:

- ▶ Quarterly Rate Change Average\*: PPO: 3.2% and HMO: 4.7%  
*\*actual rate changes may vary by network and rating area.*

### • Selling Highlights:

- ▶ Additional Network Flexibility: Both PPO Networks alongside any 2 HMO networks (including Vivity). Both PPO Networks alongside Select HMO, Priority Select HMO, and Vivity HMO networks (excludes CaliforniaCare HMO).
- ▶ Additional Value to Small Group Clients: Sydney Health App, Virtual Care, EAP, Anthem Broker Hub, Producer Toolbox

### • Underwriting:

- ▶ **DE9C not required with 3 or more subscribers enrolling!** This excludes virgin groups and a prior carrier bill is required if a DE9C is not provided.
- ▶ **Relaxed Participation:** 25% participation for groups of 5+ enrolled subscribers! 60% participation is required for 4 or less subscribers enrolled
- ▶ **PEO Subgroups are now eligible to enroll with Anthem!** Groups currently with a PEO that choose to remain in that PEO for various services, must meet additional criteria.
- ▶ **Specialty Bundling Discount if you add or sell Dental and Vision together.**
- ▶ Save Money with SpecialOffers and discounts on Glasses, Lasik, Hearing Aids, Health and Fitness.



## BBSI

- ▶ BBSI helps businesses of all sizes increase revenue, efficiency, mitigate risk and scale profitability.
- ▶ **Services include:** payroll admin, HR, health benefits, workers' comp, recruiting services, strategic management consulting, technology solutions, 401(k) benefits and risk mitigation.
- ▶ No participation minimums on ancillary plans
- ▶ Custom employee benefit guide tailored to your plan offering
- ▶ **Q4 update:** Up to 15 month plan year, no renewal until 1/1/26 with multiple plan configurations and underwriting flexibility

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## Blue Shield

### • Rates:

- ▶ Quarterly Rate Change Average\*: PPO: 1.5% and HMO: 1.3%
- ▶ \*Average rates only – rate actions vary by plan and rating region

### • Undewriting:

- ▶ **Relaxed Participation extended through 12/31/24** – groups with 5+ enrolled employees need only 25% participation for medical, dental, vision and life plans!
- ▶ **Bundle & Save** – 10% discount for small business specialty now available when added to medical for groups of 1-100 employees.

### • Selling Highlights:

- ▶ Virtual Blue – Care on member's terms: anytime, anywhere
- ▶ Teladoc, Headspace, Nurse help 24/7, Maven Maternity, and LifeReferrals 24/7 EAP-like program.
- ▶ Wellness discount program offers fitness, vision and alternative care discounts.



## California Choice

### Here's why CaliforniaChoice is a great choice for your clients:

- ▶ California Choice offers a diverse portfolio that includes 20 provider networks, over 80,000 doctors in network and more than 400 hospitals in the communities they serve! They offer the freedom to select from 8 different health plans
- ▶ CaliforniaChoice includes 130+ HMO, PPO, EPO, and HSA-qualified plan options – including a recently added Platinum PPO from Anthem
- ▶ Employees select the plan that fits their unique needs
- ▶ Dental, Vision, Life, and Chiropractic & Acupuncture options are available
- ▶ **Easy-to-manage program with one monthly bill and one website to manage benefits**



- ▶ ChoiceBuilder program is the most comprehensive ancillary benefits available in a single program



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## Cigna + Oscar

- ▶ **Cigna + Oscar is exiting the Small Group market:** Cigna + Oscar will no longer enroll new small groups or renew small group plans beginning January 1, 2025. The last date for an employer to start a new policy or renew with Cigna + Oscar will be December 15, 2024. Cigna + Oscar will continue to provide coverage for Small Group services through the end of each member's policy.



FOR SMALL  
BUSINESS

## CoveredCA Small Business

### • Underwriting:

- ▶ Relaxed Participation: 70% of employees covered by any valid coverage.
- ▶ No more than 30% uninsured and Minimum 1 W2 Eligible Employee (not owner or owners spouse)
- ▶ Out-of-State Employees (In addition to CA enrollment) – Group must be headquartered in California OR have 51% of eligible employees in California
- ▶ Start-up Groups & PEOs – Minimal Payroll Requirements.

### • Selling Highlights: Multi-Carrier Portfolio!

- ▶ Blue Shield Full PPO (including the Blue Card nationwide network for employees outside of California)
- ▶ Blue Shield Access+ HMO (Full Network)
- ▶ Blue Shield Trio HMO (Cost-effective Limited Network)
- ▶ Kaiser (Rate and Benefit Parity)
- ▶ Sharp Health Plan (HMO Premier / HMO Performance Networks in S.D.)

- ▶ **Bonus: A partnership that pays!** Earn more with Covered California Small Business when you sell new small groups with coverage effective July 1, 2024, to January 1, 2025.

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



## Health Net

### • Rates:

- ▶ Quarterly Rate Change Average\*: HMO: 1.8% and PPO: 1.8%  
\*actual rate changes may vary by network and rating area.

### • Simplified Underwriting:

- ▶ **SEP 2025:** Cases not meeting minimum participation and/or contribution requirements that are submitted between November 15th and December 16th during the special enrollment period for a January 1st effective date are required to be complete by January 21st.
- ▶ **Enhanced Choice Promotion** – Minimum 5 active subscribers & 25% participation. No DE9C required, No prior carrier bill, and all eligible employees declining coverage must provide a waiver including those enrolling with another carrier. Employees enrolled on another carrier through the same employer will not count against participation.
- ▶ **Sell HMO with 6 Promotion** – Minimum 6 active subscribers and no participation requirements. Mix and match any plans from the HMO networks, No DE9C required, No waivers are required (when not paired with Life or Employer Paid Dental/Vision.), No participation attestation, No prior carrier bill is required
- ▶ **Flexible Underwriting** - 2 weeks of payroll for a Startup Group of any size (down to 1), **Mix and Match any of the 54 Health Net plans, Health Net can be written alongside any carrier, no limit to the number of carriers if participation is met**, Groups of 1-4 enrolling, 70% participation, Groups of 5+ enrolling, 25% participation is required – Not a promotion! PEO subgroups with a quarterly wage report or 2 weeks of payroll from the PEO accepted.

### • Health Net Broker Bonuses and Incentives:

- ▶ **Health Net Peak Season Incentive Program!** 6% for 6! New sales with September 2024 through January 2025 effective dates, Health Net is offering a special commission rate of 6% for the life of the case, for groups with just 6 + subscribers enrolled.
- ▶ **Top Performer Program:** Top 8 brokers will win an exclusive getaway to Hawaii in the spring of 2025. Minimum 260 members to qualify. Contest runs from June 2024-January 2025 effective dates.

### Selling Highlights:

- ▶ Free Wellness webinars, Teladoc available 24/7, Nurse Advice Line, Decision Power: Health & Wellness coaching program, Find Help directory of social service organizations, and Active & Fit fitness discounts.
- ▶ **Sharecare rewards:** earn gift cards by completing health coaching calls and participate in health challenges.

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## Kaiser

Rates for 2024 are effective 1/1/24 through 12/31/24

- ▶ HMO NorCal 10% HMO SoCal 8.3%
- ▶ PPO NorCal 10%, PPO SoCal 8.3%

### Broker Bonus:

- ▶ **Q4 Bonus:** \$100 per member for groups of 10+ (October 2024 through January 2025)
  - ▶ Additional rewards for group productions and total replacement reward

### Simplified Underwriting:

- ▶ Kaiser is no longer collecting De9C, payroll records, new hire eligibility forms or payroll attestation
- ▶ Affiliated companies are not required to be written together
- ▶ Declination of Coverage forms for new groups not required to be submitted. Groups are required to retain declination for their records.
- ▶ Participation: Minimum 1 employee provided 50% of eligibles have coverage

### Selling Highlights:

- ▶ **Member Only Benefits & Add Ons:** Active & Fit, Calm app, Headspace care, personal health coaching and TELUS Health – a comprehensive EAP solution!
- ▶ **More Access to Routine Care:** Kaiser members can visit a Target Clinic.
- ▶ **More Access to Urgent Care:** Kaiser members can get urgent care anywhere in the world and many locations outside Kaiser states. Visit [Kp.org/travel](https://Kp.org/travel) for more information.



## MediExcel

- ▶ MediExcel Health Plan offers cross-border health insurance to employers in San Diego and Imperial County with care delivery in Mexico. Quality care is delivered at their healthcare campus in Tijuana and medical group in Mexicali.
- ▶ MediExcel offers Virtual Care and Mental Health services.
- ▶ Active MediExcel primary subscribers who obtain a new SENTRI Pass after their initial enrollment can apply for a 75% reimbursement of the pass fees.

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## Sharp

- ▶ **Broker Bonus program for coverage effective 10/1/24 – 1/1/25.** When you enroll new small group business with effective dates of 10/1/24, 11/1/24, 12/1/24 and 1/1/25, you'll earn big with our tiered bonus program!

TOTAL NUMBER OF EMPLOYEES ENROLLED FROM 10/1 TO 1/1	BONUS FOR EACH EMPLOYEE ENROLLED
10 – 19	\$50
20 – 29	\$75
30 – 39	\$100
40- 49	\$125
50 – 74	\$150
75+	\$200