

INTRODUCING 2023...

Q4 Hot Topics



Always refer to carrier underwriting guidelines for all pertinent details.



Aetna Q4 Updates

• Rates:

- o Quarterly Rate Change Average: PPO 4.1% and HMO 2.5%

• Selling Highlights:

- o 1/1/ groups must be submitted between November 15th and December 15th for SEP and must meet standard UW guidelines.
- o Broker Bonus Program for ACA and AFA members! Earn \$50 credit per enrolled employee for groups 1-74 enrolled and \$100 credit per enrolled employee for groups 75+ enrolled.
- o AFA is a great option for groups 20+ enrollees between ages 20-45 with +51% out of CA
 - Employers get stable monthly payments, flexible benefit designs, financial protection and opportunity for surplus at renewal.
 - Value Add: No cost or low cost minute clinic, \$0 copay Teladoc Health, Enhanced Maternity program, Aetna discount program and OTC Health Solutions.

• Underwriting:

- o No DE9C for groups 6+ enrolling CA subscribers
- o 25% participation with 5+ enrolled
- o Can be sliced with Kaiser
- o ACA: 10 plans per group
- o AFA: 4 plans per group



Anthem Q4 Updates

• Rates:

- o Quarterly Rate Change Average: PPO 2.5% and HMO 3.0%
- o Annual/Renewal Rate Change Average: PPO 7.8% and HMO 8.7%

• Selling Highlights:

- o Strong HMO Options: CaliforniaCare HMO, Select HMO, Priority SelectHMO and Vivity HMO.
- o Additional Network Flexibility: Employers can select one of the following pairings: Both PPO networks alongside any 2 HMO networks or Both PPO networks alongside Select HMO, Priority Select HMO and Vivity HMO networks.
- o Additional Value to SG clients: LiveHealth Online, PayForward Rewards Program, Sydney Health App to help connect employees to resources to for their health.

• Underwriting:

- o No DE9C for groups 3+ enrolling. This excludes virgin groups
- o 25% participation with 5+ enrolled. 65% participation is required for 4 or less enrolled
- o Valid Waivers: Individual coverage both on and off exchange will be accepted as a valid waiver
- o Dental, Vision, Life and Disability: 5% bundling discounts when placing new dental and 1 or more specialty lines. Relaxed participation guidelines for dental and vision continues with 25% participation for groups 2-100 eligible with a minimum of 2 enrolled.

dickerson-group.com
800-457-6116
sales@dickerson-group.com

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Blue Shield Q4 Updates

- **Rates:**
 - o Quarterly Rate Change Average: PPO 1.3% and HMO 1.7%
 - o Annual/Renewal Rate Change Average: PPO 7.4% and HMO 7.8%
- **Relaxed Participation extended through 12/31/23** – 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.
- **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 Initial Payment Form** – New groups no longer required to provide a voided check with the initial payment form.



Choice Administrator Q4 Updates

- **What's New:**
 - o 7/1 Anthem Prudent Buyer Platinum PPO (Blue Card Prudent Buyer PPO)
 - o 1/1 Cigna + Oscar Open Access EPO – National EPO Network -4 Metallic Tiers
 - o 1/1 Health Net SmartCare HMO – New competitive access point to Sharp
- **Hot Plans for Q4:**
 - o Scripps: Anthem Priority Select (S,G) HealthNet Salud Y Mas (G,P)
 - o Sharp: Sharp Premier and Performance (All), HealthNet SmartCare (G,P) Anthem Select HMO (S,G,P)
 - o UCSD: Anthem Priority Select (S,G) and Select HMO (S,G,P) UHC Harmony (S,G,P),
 - o Rady's: Anthem Priority Select (S,G), Salud Y Mas (G,P) Sharp Performance (All), HealthNet SmartCare (G,P)
 - o Kaiser: Rate and Benefits Parity- Available in all Tiers- New Facility in San Marcos Opens 8/1/23
 - o Out of State - Cigna+Oscar Local Plus EPO- 23 States and select metro areas- All Tiers. Cigna+Oscar Open Access Plus- National EPO- maps large group Cigna Network to Small Group-All Tiers. Anthem Prudent Buyer PPO- Blue Card PPO- Available in all Tiers 7/1
- **Underwriting:**
 - o Prior Carrier Bill Accepted instead of DE9C but need 6 EE's on prior carrier bill
 - o No copies of ID Cards are required for waivers
- **Value Adds:**
 - o Every group gets 1 free year of POP (\$100/year thereafter)
 - o Unlimited access to MINERAL HR
 - o Member Value Suite for all employees
 - o One Consolidated Bill for all plans (Medical, Dental, Vision, Chiro, and Life)

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Cigna + Oscar Q4 Updates

- **Rates:** 1.7% Statewide – No changes to plans, networks or underwriting guidelines
- **Open Access Plus:** Cigna + Oscar Open Access Plus is one of the largest provider networks in the industry with over 1,000,000 providers nationwide!
- **Flexible Underwriting Guidelines:**
 - o DE9C NOT required for groups enrolling 3+ employees.
 - o Easy Slicing – Only 3 eligible enrollees needed (60% overall participation required between carriers offered by employer and a minimum of 3+ enrolled with Cigna + Oscar)
 - o Only 1 enrolling employee has to be in CA service area
 - o Offer up to 4 plans with no restrictions on plan combinations



FOR SMALL
BUSINESS

Covered CA for Small Business Q4 Updates

- New Blue Shield Plans effective 7/1 – Access+ Full Network HMO, Platinum, Gold, Silver Standard CCSB Plans, Trio Bronze, & Full Network PPO (HSA)
- Out of State Flexibility with Blue Card

Earn more with Covered California Small Business! Sell new small groups with coverage effective July 1, 2023, to January 1, 2024 and earn more!

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 Q4 Updates

- **Rates:**
 - o Quarterly Rate Change Average: PPO 1.1% and HMO 2.1%
 - o Annual/Renewal Rate Change Average: PPO 1.4% and HMO 6.7%
- **Simplified Underwriting:**
 - **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.
 - **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.
 - **Flexibility** - Mix and Match any of the 52 plans. Health Net can be written alongside any carrier, no limit to the number of carriers if participation is met.
- **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](#).
- **New Out of State Solution:** Members will have access to a new National PPO network by Cigna for any services outside of California starting 11/1/23.
- **Bundled Savings:** Bundle Dental/Vision or Dental/Life or Dental/Vision/Life and get 5% savings.
- **Value-Add Program Flyer:** Health Net's Wellness and Value Added programs give members the tools they need to live a healthy lifestyle.

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Kaiser Permanente Q4 Updates

- **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%
- **One Person Groups** – Participation minimum 1 provided 50% of eligible have coverage.
- **Small Group Bonuses** – Total replacement bonus is a one-time reward when Kaiser is the sole carrier for any of your new groups effective 1/1/23 – 12/31/23. Group Production Bonus is a one time \$1000 reward once you have enrolled 25 new members from new groups with effective dates 1/1/23 – 12/31/23.
- **Out-of-state PPO Coverage** – Up to 49% of subscribers may enroll in Out-of-state PPO coverage.



MediExcel Q4 Updates

- **Rates:** Q4 Rate Pass on all lines of coverage
- **Underwriting:** No DE9C required for groups with 5+ enrolled employees. Will accept 1 enrolled employee on plans Platinum 90 and Gold 80
- **Exclusive Dependent Only** coverage available
- MediExcel is considered a valid waiver with most US carriers!



Nippon Life
Insurance Company

Nippon Life Benefits Q4 Updates

- **Medical Best-In-Class Networks:** Nationwide Networks (Aetna Signature Administrators, Private Healthcare Systems) Local Networks (Sagamore(IN), Cofinity(MI), SuperMed(SC) and more!)
- **Medical Plans:** PPO & HDHP plans available is a one time \$1000 reward once you have enrolled 25 new members from new groups with effective dates 1/1/23 – 12/31/23.
- **International Coverage Through Aetna International** – When traveling outside the US go to any provider (no referral required). Recommended to use provider within the direct settlement network. Register on Aetna international website before traveling.