

INTRODUCING 2024...



Q1 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



Aetna Q1 2024 Updates

- **Rates:**

- Quarterly Rate Change Average: PPO 1.81%, HMO 2%

- **Selling Highlights:**

- Broker bonus Program for both ACA and AFA members: 1-74 \$50 credit per enrolled employee; 75+ \$100;
- Value Adds:
 - Aetna Discount Program
 - Aetna Health Web / Mobile (includes access to Aetna Resources for LivingSMweb page)
 - Designated Walk In Clinic (MinuteClinic) + MinuteClinic Virtual Care
 - Informed Health® Line (24 telephone nurse line service only)
 - MedQuery
 - Simple Steps To A Healthier Life
 - Mental well-being telehealth /virtual programs and providers (Includes.AbleTo)
 - Teladoc Health*
 - General Medicine: \$0**
 - Dermatology: \$0**
 - New Behavioral Health:\$0**
 - *\$0 / \$0 AD Cost Sharing for Teladoc only applies to Aetna Portfolio Plans
 - (Mandated Plans including Mandated wINF plans are excluded)
 - **HSA plans will pay the full consult fee until member meets their respective deductible, then \$0 cost-sharing applies.

- AWH Open Access Managed Choice –sunsetting 1/1/24

Q1 Hot Topics



Anthem Q1 2024 Updates

• Rates:

- Quarterly Rate Change Average: 1.3% PPO and 0.3% HMO rates are quite competitive in region 18/Orange County leading with Vivity and Priority Select and in Region 17/Inland Empire our Select and Priority Select HMO plans are most competitive. Opportunity to move groups located in Orange and LA counties to Vivity and Priority Select networks!

• Selling Highlights:

- Top 10 reasons to sell Anthem specialty products:
 - Unlimited Dental PPO
 - Enhanced features implants, white fillings, annual max carryover
 - No waiting periods, true open enrollment
 - Blue View Vision – FS or MO, \$200 Frame, 80% private/20% Retail
 - Life and disability includes EAP; Employer paid or voluntary available
 - 5% bundling discount with dental + 1 or more lines of specialty
 - 24-month rate guarantees
 - Relaxed participation: 25% for 2-100 eligible
 - Voluntary Dental/Vision – 5 eligible 2 enrolled
 - No employer contribution for dental or vision plans as long as relaxed participation is met

• Underwriting:

- DE9C not required with 3 or more subscribers enrolling! (Also, a DE9C is not required for Specialty.) This excludes virgin groups and a prior carrier bill is required if a DE9C is not provided. We reserve the right to request more information.
- Relaxed Participation: 25% participation for groups of 5 or more enrolled subscribers! 65% participation is required for 4 or less subscribers enrolled
- 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)

Q4 Hot Topics



Blue Shield Q1 2024 Updates

- **Rates:**

- Quarterly Rate Change Average: Average Q1 Renewal rate 8.4%
- Tandem has 10% average discount vs Full PPO with some variability across regions
- San Mateo has the highest discount of 16%
- Trio has 19% average discount vs Full HMO with some variability across regions
- Sacramento has the highest discount of 32%
- Tandem discount has not changed from 1Q23
- Trio has 1% lower discount on average vs 1Q23 and 5% lower discount in Orange following 4Q23 increase

- **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.

- **Virtual Blue benefits changes:**

- Teladoc is no longer included on Virtual Blue plans
- Virtual mental health services are now available to members aged 12 and up.



Q1 Hot Topics



CaliforniaChoice Q1 2024 Updates

• Rates:

- Region 19 Rate change from Q4 to Q1
- Anthem HMO: .4%
- Anthem PPO: 4%
- HealthNet: 2.1%
- Kaiser Permanente: 7.8% for the year
- Cigna+Oscar: 1.1%
- UHC: .2%
- Sharp: -.5%

• Network & Plan Updates:

- Plans Sunsetting in 2023
 - Cigna+Oscar: Local Plus Gold EPO E, Local Plus Gold EPO G, Open Access Plus Gold EPO G, Open Access Plus Gold EPO E, Open Access Plus Gold EPO F
 - New Plans
 - Cigna+Oscar: Open Access Plus Gold EPO A, Open Access Plus Silver EPO A, Open Access Plus Bronze EPO A, Open Access Plus Bronze EPO B Kaiser Permanente: Platinum HMO C
 - Cigna+Oscar portfolio simplified: C+O Plans now parity benefits but differ on networks.
- ### • Underwriting:
- Participation Promo: 70% required excluding valid waivers. IFP and cross-border not valid waivers
 - No DE9C Promo: Will accept a prior carrier bill instead of DE9C if the prior carrier bill has 6 or more enrolled.

Hot Plans:

- Anthem Priority Select and HN Salud Y Mas- Scripps Access
- HN SmartCare and Sharp Premier- Low-cost access for Sharp
- Kaiser- Rate and Benefit Parity, Q4 and 1.1 Bonus \$100 per subscriber
- Out of State- Prudent Buyer PPO Cigna+ Oscar Local Plus and Open Access Plus in all 4 tiers
- 3/4 of new groups opting for all 3 or more metallic tiers
- Most Popular Ease Build: Sharp Premier, Anthem Priority Select, Kaiser, Anthem PPO

Q1 Hot Topics



Cigna + Oscar Q1 2024 Updates

- **Rates:** Statewide increase less than +1% – Breakdown by tier Platinum +3.7%, Gold 2.5%, Silver (-2.9%), Bronze (-.7%)
- **Top Selling Plans:** Platinum \$0/\$10, Gold \$0, Gold \$250
- **Top Metallic Tiers:** Platinum and Gold
- **Top Selling Rating Areas:** Los Angeles (RA16), San Diego (RA19), Santa Clara (RA7), Inland Empire (RA17)
- **New and Exciting!**
 - Now offering a Gold HSA \$3500
 - Enhanced virtual primary care offerings to all Non HSA plans (PENDING REGULATORY APPROVAL for VPC)
 - This is in addition to unlimited \$0* 24/7 Virtual Urgent Care (*small fee for HSA members)
 - Virtual Primary Care will also be unlimited at a \$0 copay offering comprehensive primary care focused on driving health outcomes for patients.
 - C+O Virtual Primary Care will be easily accessible through the Oscar Health App
 - Virtual Primary Care will be available to new groups eff 1/1/24 and upon their '24 renewal



FOR SMALL
BUSINESS

Covered California for Small Business Q1 2024 Updates

Covered California Alternate Plan Naming Convention Updates

In Q3 2023, CCSB launched new Alternate plan designs on the CCSB Exchange with the temporary approval to utilize off-exchange naming conventions. However, in Q1 2024, these plan names will need to be updated to align with the CCSB naming conventions for alternate plan designs.

Impacted plans and new plan names:

Old name: Blue Shield Bronze Trio HMO 7000/70 + Child Dental [INF]

New name: Blue Shield Trio Bronze 60 HMO 7000/70 + Child Dental Alt [INF]

Old name: Blue Shield Silver PPO Savings 2300/25% + Child Dental [INF]

New name: Blue Shield Silver 70 HDHP PPO 2300/30% + Child Dental Alt [INF]

Old name: Blue Shield Bronze PPO Savings 7000 + Child Dental [INF]

New name: Blue Shield Bronze 60 HDHP PPO 7500/0% + Child Dental Alt [INF]



Health Net Q1 2024 Updates

- **Rates:**
 - Quarterly Rate Change Average: PPO 0% and HMO 2.4%
- **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. Employees enrolled on another carrier through the same employer will not count against participation.
 - **Sell HMO with 6 Promotion** – Minimum 6 active subscribers. Mix and match any plans from the HMO networks, no DE9C required, or ownership documents are required, **No** waivers are required (when not paired with Life or Employer Paid Dental/Vision.), **No** participation attestation, **No** prior carrier bill is required, 2 weeks of payroll for a Startup Group of any size (down to 1), **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**, Groups of 1-4 enrolling, 70% participation, Groups of 5-100 enrolling, 25% participation is required – **Not a promotion, PEO subgroups with a quarterly wage report or 2 weeks of payroll from the PEO accepted**
- **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. With over 1 million providers and 6,300 facilities, the national Cigna PPO network offers a wide selection of doctors and hospitals, competitive discounts, and flexibility.
- **Offer your group clients any + all Plans and Networks with Health Net!**
Offer PPOs and HMOs!



Kaiser Permanente Q1 2024 Updates

- **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%
- Kaiser Permanente now offers an EAP through TELUS Health!
- Kaiser self-care app Headspace Care provides 1:1 emotional support coaching via text.
- Kaiser offers Calm, is the number 1 app for meditation and sleep
- myStrength provides personalized programs to help with mental health