

PARTICIPATION & ALONGSIDE GUIDELINES




Carrier	Standalone	Alongside Another Carrier
	<p>Participation Promotion for medical contributory plans. Aetna relaxed its participation guidelines.</p> <ul style="list-style-type: none"> Small groups enrolling 5-100 employees can now meet 25% participation. Standard 60% participation applies to groups enrolling less than 5. 	<p>1-4 enrolling: 60% participation for 4 or less CA enrolled employees</p> <p>5+ enrolling: 25% participation and a minimum of 5 or more CA employees enrolling in Aetna plan</p> <p>Groups offering another carrier's HMO or PPO must have a minimum of 5 employees and 25% participation in an Aetna plan.</p> <p>Employees covered by the same employer on another group policy are not considered a valid waiver.</p>
	<p>Participation for medical contributory plans</p> <ul style="list-style-type: none"> 1-14 enrolling: 70% participation 15+ enrolling: 50% participation <p>Anthem may conduct periodic audits to confirm participation levels.</p> <p>Participation Promotion Through Q3 2023 25% participation for groups with 5 or more enrolled subscribers. 65% participation for groups with 4 or less enrolled subscribers</p>	<p>An owner of multiple entities will not be considered a valid waiver if the owner is declining due to coverage under another entity in which he/she holds ownership.</p> <p>Dual coverage by the same employer would not be considered a valid waiver.</p> <p>Another carrier's HMO or PPO plans can be sold alongside Anthem so long as Anthem receives the required participation.</p> <p>Employees enrolling in another carrier Alongside Anthem need the Anthem waiver form. Anthem will not accept the Alongside carrier bill or enrollment form.</p> <p>Relaxed Participation Promotion Through 9/30/23 Subscribers. 65% participation for groups with 4 or less enrolled subscribers</p>
	<p>Mirror plans</p> <ul style="list-style-type: none"> 65% participation <p>Off-exchange plan promotion through 12/31/23:</p> <ul style="list-style-type: none"> 1-4 enrolling: 65% participation 5+ enrolling: 25% participation <p>Includes Medical, Dental, Vision, and Life</p> <p>The promotion includes mirror package.</p>	<p>Mirror plans can be offered alongside other carriers.</p> <p>Off-exchange plans If Blue Shield is offered alongside another carrier (Promotion through December 31, 2023)</p> <p>Relaxed Participation Guidelines: 1-4 enrolled: 65% participation 5+ enrolled: 25% participation</p> <p>Blue Shield must also be sole carrier when offering Dental, Vision, and Life products.</p>
	<ul style="list-style-type: none"> 1-2 enrolling: 100% participation 3-100 enrolling: 70% participation <p>51% of eligible employees must reside in California</p>	<p>Cannot write alongside other carriers.</p>
	<p>If the employer contribution is less than 100%, 75% participation is required.</p> <p>4+ employees must enroll at least 75% of eligible employees in medical and 100% of eligible employees in ancillary.</p> <p>Employees who waive coverage on the grounds that they have other medical coverage, including Kaiser, are not counted as eligible employees.</p>	<p>May offer CalCPA Health plans alongside Kaiser.</p> <p>Firms may enroll in CalCPA with one eligible employee if all other employees enroll with Kaiser or have another valid waiver.</p>
	<p>70% participation of eligible employees enrolled If the group doesn't meet participation, they may still sign up during SEP (Nov 15th - Dec 15th).</p>	<p>May sell another carrier alongside if 70% of eligible employees who do not have a valid waiver are enrolled with CCSB, except if the enrollment occurs during SEP. The SEP allows employers to enroll without meeting the CCSB participation requirements. If employers write non-CCSB health coverage alongside, that coverage should only include fully-insured, age-rated, ACA-compliant small group metal or small group grandfathered plans.</p>

*100% employee participation required with 100% employer contribution





Always refer to carrier underwriting guidelines for all pertinent details.

Note: Information is subject to change and carriers can request additional documents as needed.

PARTICIPATION & ALONGSIDE GUIDELINES (CONTINUED)

Carrier	Standalone	Alongside Another Carrier
	<p>Promotion through Q3 2023 Enhanced Choice A & B: 1-4 enrolled: 70% participation 5+enrolled: 25% participation Sell HMO with 6: 6+ enrolled: No minimum participation</p> <p>51% eligible in CA: does not require all eligible employees to reside in CA.</p> <p>For Enhanced Choice A and Enhanced Choice B promo, all eligible employees declining coverage must provide a waiver including those enrolling with another carrier.</p>	<p>May sell another carrier alongside Health Net so long as Health Net participation requirements are met. More than one carrier can be written alongside Health Net. Will not accept alongside carrier bill or enrollment form.</p> <p>Enhanced Choice A & B (available through 9/30/23): 1-4 enrolled: 70% participation Employees covered by the same employer who are on another group plan are NOT considered valid waivers. 5+enrolled: 25% participation Employees covered by the same employer who are on another group plan ARE considered valid waivers. Sell HMO with 6 (available through 9/30/23): 6+ enrolled: No minimum participation Salud (2 active subscribers) Mix and match any plans with the Salud HMO y Más network HMO (6+ active subscribers) No DE9C, attestation, prior carrier bill, nor waivers required. Mix and match any plans from the HMO networks + Full Network PPO Bronze</p>
	<p>At least 1 eligible employee must enroll.</p> <ul style="list-style-type: none"> 1-100 enrolling: 50% participation 50% of all eligible employees must be covered by a valid health plan 51% eligible required in CA, only 30% of enrolled can be out of state. 	<p>At least 1 eligible employee must enroll. Waivers are not required for employees enrolling in the alongside carrier. Employees covered by the same employer or another group policy are considered valid waivers when offering SIMNSA or MediExcel alongside. With PPO offering, Kaiser must be the sole carrier for medical coverage. Only one PPO plan may be offered in Multiple Plan Options (when offering other Kaiser Permanente Plans) May write alongside another carrier so long as 50% of eligible employees are enrolled in a valid health plan</p>
	<p>As sole carrier</p> <ul style="list-style-type: none"> GM plan: 1 eligible employee PM, P5, and P20 plans: 3 eligible employees minimum Small Group: 1 employee on Gold 80 and Platinum P90. 3+ required for Platinum P5 and P10 Large Group: 1 enrolled employee 	<p>Wrap alongside any other carrier</p> <ul style="list-style-type: none"> GM plan: 1 eligible employee PM, P5, and P20 plans: 3 eligible employees minimum <p>May sell alongside any CA HMO, PPO, and/or cross-border carrier so long as MediExcel's participation requirement is met.</p>

PARTICIPATION & ALONGSIDE GUIDELINES (CONTINUED)

Carrier	Standalone	Alongside Another Carrier
	<p>Participation Requirements Groups must ensure employee participation requirements are met at the time the group initially enrolls and each year upon renewal.</p> <p>Noncontributory (employer pays all): 100% participation</p> <p>Contributory (employer pays less than all): 60% participation</p>	<p>Split Carrier Participation Rules 3+ enrolled: 60% overall participation</p> <p>Oscar can be written alongside any other carrier, and any plan type – HMO, PPO, or EPO.</p> <p>Groups with CaliforniaChoice and Covered California for Small Business are not eligible for this promotion.</p>
	<p>HMO 1-4 subscribers: 60% participation, excluding any valid waivers. 5+ subscribers: 25% participation, excluding any valid waivers. Valid waivers include spousal, Medicare, Medi-Cal, military, other employer-sponsored, and cross-border coverages. Individual (on-exchange or off-exchange) and COBRA coverage are not valid waivers.</p>	<p>60% of eligible W-2 employees AND a minimum of 5 enrolled with Sharp.</p> <p>Wrapping with another carrier, minimum of 5 enrolled subscribers. Multiple HMO plans are allowed. Wrapping alongside a private or public exchange is prohibited.</p> <p>Sharp Health Plan partnership PPO product is not available alongside another carrier.</p>
	<p>At least 5 employees enrolling</p>	<p>Multiple carriers may be offered alongside with SIMNSA as the only option across the border.</p>
	<p>At least 60% participation required, excluding COBRA participants.</p>	<p>May write alongside 2 other carriers which must be staff-model carriers. This includes Chinese Community Health Plan, Kaiser, MediExcel, Sharp, SIMSA, Sutter and Western Health Advantage. May not write alongside California Choice or Covered California.</p> <p>UHC Choice Simplified Package with a staff model: 60% participation between carriers with 5 CA employees enrolling with UHC.</p> <p>UHC Multi-Choice® State Package with a staff model: 60% participation with UHC</p>

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