

# INTRODUCING 2024...



Always refer to carrier underwriting guidelines for all pertinent details.

# Q3 Hot Topics



## Aetna

### • Rates:

- Quarterly Rate Change Average\*: HMO: 4.1% and PPO: 1.8%
- *\*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.

### • Underwriting:

- New business submission reminder, use the One Census tools for all Small Group new business case submissions.
- When submitting a sold group case, please be sure to use the new and improved sales notification form, which can be found on Producer World.



## Anthem

### • Rates:

- Quarterly Rate Change Average: PPO: 2.0% and HMO: 2.2%
- *\*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! 65% participation is required for 4 or less subscribers enrolled
- **Valid Waivers:** Individual coverage Medicare, Medi-Cal, military service, or covered as a dependent on employer-sponsored group plan
- **PEO Subgroups are not 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.** Since Anthem no longer offers L&D, these products will not apply towards a Specialty Bundling Discount.

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# Q3 Hot Topics



## Blue Shield

- **Rates:** Quarterly Rate Change Average\*: PPO: 1.3% and HMO: 1.3%  
*\*actual rate changes may vary by network and rating area.*
- **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:**
  - Wellvolution digital therapeutics, Teladoc Mental Health, Nurse help 24/7, and LifeReferrals 24/7 EAP-like program.
- **2024 New Vision Provider - EyeMed**



## California Choice

- **Here's why CaliforniaChoice is a great choice for your clients:**
  - 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
  - Your clients choose the amount they want to contribute to employees' coverage
  - Dental, Vision, Life, and Chiropractic & Acupuncture options are available
  - One easy-to-manage program with one monthly bill and one website to manage benefits



## 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.

# Q3 Hot Topics



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

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# Q3 Hot Topics



## Health Net

- **Rates:**
  - Quarterly Rate Change Average: HMO: 0.8% and PPO: 0.6%  
*\*actual rate changes may vary by network and rating area.*
- **Selling Highlights:**
  - No medical deductible HMO plans in Full, WholeCare, SmartCare, and Salud networks.
  - NEW: OOS PPO network now uses Cigna PPO network.
  - HOAG added to full HMO and FULL PPO network.
  - Renewed Sutter for another 3 years
  - Adding Chiropractic buy-up rider for all PPO plans to match HMO options.
  - Telemedicine through Teledoc. All non-HDHP SBC plans will have Teledoc at \$0 copay (and GF'd).
  - Bundling Discount – Employers save 5% with ER paid dental and ER paid Vision and/or Life.
- **Simplified Underwriting:**
  - **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 ALL networks, 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.

# Q3 Hot Topics



## 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%
- **Plan Updates:** New leaner deductible plan – Platinum 90 HMO 250/30 + Child Dental Alt
- **More Options for Care:** Kaiser Permanente now offers an EAP through TELUS Health! Receive short-term nonclinical counseling, 24/7 crisis hotline and traumatic/critical incident services.
- **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.



## United Healthcare

- United Healthcare has enhanced and expanded the availability of [United Healthcare Rewards](#). Eligible employees, including covered spouses may earn up to \$300. They offer wellness programs at no additional cost and engaging online resources.
- Employer UHCeServices® site is designed to save time and money by streamlining online eligibility, enrollment, billing and reporting. Manage virtually every aspect of benefits administration online anytime.