

INTRODUCING 2025...

Q4 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



Aetna

- **Rates:**

- Quarterly Rate Change Average*: PPO: 1.4% and HMO: 1.2%
**actual rate changes may vary by network and rating area.*

- **Selling Highlights:**

- **Aetna Excellence Producer Program:** Earn credits by adding value-added services for new and renewing business for business sold now through December 31, 2025. Contact your Dickerson Sales Rep for more information.



Anthem

- **Rates:**

- Quarterly Rate Change Average*: PPO: 4.8% and HMO: 3.9%
**actual rate changes may vary by network and rating area.*

- **Selling Highlights:**

- Providence is now part of the Anthem Select Network, effective 7/1/25!
- **New Virtual Assistant:** Clients in a Small Group plan can now access the beta version of Virtual Assistant. It delivers conversational responses on topics like understanding benefits, finding care, and managing claims.
- **New Sales Promotion:** Now through December 2025, new groups will be allowed to select All Networks, any combination of networks with no restrictions for the life of the group. Contact your Dickerson Sales Rep for more information.

- **Underwriting:**

- **DE9C not required with 3 or more subscribers enrolling!** This applies to new medical and specialty sales.
- **Relaxed Participation:** 25% participation for groups of 5+ enrolled subscribers!
60% participation is required for 4 or less subscribers enrolled

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BBSI

• Selling Highlights:

- ▶ Why BBSI? Gain access to competitive plans and rates with the buying power of BBSI. Experienced professionals will partner with you to make decisions as easy as possible and guide you through enrollment.
- ▶ Comprehensive Benefits Package: Dental, Life, AD&D, Long and Short Term Disability, Group Legal, FSA, EAP, Accident, Vision, Identity protection, Pet Insurance, HSA, Critical Illness.
- ▶ Regional plans and networks are also available!



Blue Shield

• Rates:

- ▶ Quarterly Rate Change Average*: PPO: 1.8% and HMO: 2.3%
**actual rate changes may vary by network and rating area.*
- ▶ **Relaxed Participation extended through 12/31/25** – groups with 5+ enrolled employees need only 25% participation for medical, dental, vision and life plans!
- ▶ **Bundle & Save – 10% discount for small business specialty** available when added to medical for groups of 1-100 employees.
- ▶ **Sell more, Earn more** – Earn points when you enroll members in Blue Shield that can be redeemed for gift cards and rewards.

• Selling Highlights:

- ▶ Wellvolution digital therapeutics, Teladoc Mental Health, Nurse help 24/7, and LifeReferrals 24/7 EAP-like program.
- ▶ Wellness discount program – Gym membership discounts, alternative care discounts up to 25% (acupuncture, chiropractic, massage therapy) and vision care discounts up to 20%.



CalChoice

• Q4 Rate Action:

- ▶ Changes to Anthem, HealthNet, Kaiser, Sharp and United Healthcare vary by region and carrier.

• Underwriting:

- ▶ Participation Promo: Prior carrier bill accepted in place of DE-9C if 6+ enrolled

• New:

- ▶ New Anthem Blue Cross Platinum PPO B – Prudent Buyer network, lower \$5,000 OOP max
- ▶ Pet Insurance – MetLife & Spot launching end of April via the Member Value Suite at discounted rates

Q4 Hot Topics



FOR SMALL
BUSINESS

CoveredCA Small Business

- **Website facelift:** Now it's much easier to navigate and is very user friendly.
 - They have a new process for ACH initial payments so implementation is easier than waiting for groups to pay online.
- **Bonus Program:** A partnership that pays!
 - Earn more when you sell new CCSB small groups with effective dates of 7/1/25 to 1/1/26.

Group Size	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
5-10	\$1,000 / \$1,500



Health Net

- **Rates:**
 - Quarterly Rate Change Average*: HMO: 3.5% and PPO: 3.4%
actual rate changes may vary by network and rating area.
- **Selling Highlights:**
 - Save 5% of ancillary premiums when enrolling Dental + Vision or Life.
 - Mental Health Benefits, Teladoc and Wellness rewards program!
 - **Top Performance = Top Rewards Program:** Health Net's Elite Partners Program (EPP) contest invites you to push your sales to the limit. If you're one of Health Net's Top 8 selling brokers in IFP, Large Group or Small Group – you'll be booked on a flight to an exciting destination! Contest runs from June 2025 – January 2026.
- **Simplified Underwriting:**
 - **Enhanced Choice (HMO & PPO)** – NEW! Minimum 4 active subscribers & 25% participation or NEW! No participation requirements when 10+ employees enroll. Mix and match PPOs and all HMOs. No DE9C required. No Prior carrier bill.
 - **Sell HMO with 6 Promotion** – Minimum 6 active subscribers and no participation requirements. Mix and match any HMO plans. No DE9C, payroll or ownership documents are required! (Age 75+ just 2 weeks payroll). No waivers are required, No participation attestation, No prior carrier invoice required.

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Kaiser

- **Rates for 2025 are effective 1/1/25 through 12/31/25**
 - HMO NorCal 8.2% HMO SoCal 5.1%
 - PPO NorCal 6.5%, PPO SoCal 6.7%
- **Plan Updates:** When a new group enrollment is sliced against another health plan carrier, they must have these minimum eligible employee requirements for new sales only (not renewals).
 - **Under 20 eligible employees:** at least 1 eligible employee enrolled.
 - 20-50 eligible employees: at least 3 eligible employees enrolled.
 - 51 + eligible employees: at least 5 eligible employees enrolled.
- **Employee Fitness Program:**
 - One Pass Select Affinity from Optum, which offers reduced rates and complementary services. Access fitness centers, digital fitness classes, flexible membership and healthy meal delivery.



MediExcel

- **Underwriting Updates:**
 - Contingent Approval: Small groups enrolling less than 5 EEs and No DE9C
 - New Documents Required: must submit relevant IDs, Marriage Certificate and birth certificate for matching one of the parents. For domestic partners, a CA certificate of registered domestic partnership or notarized domestic partner declaration from Mexico.
 - Existing Clients may be subject to random recertification at renewal
 - MediExcel will continue to accept 1 enrolled employee on select plans
- MediExcel Medical Group Mexicali has been remodeled
- Exclusive YMCA events for MediExcel Members – VIP Pool week in July and 1 day experience passes

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Nippon Life Benefits

• Selling Highlights:

- ▶ Provide medical coverage for employer groups that operate within the US but are owned by a foreign company or parent.
- ▶ Global Coverage with Aetna International (medical and prescription coverage while traveling outside the US)
- ▶ Traditional East Asian Medicine (Acupuncture, herbal supplements, cupping, hypnotherapy and tai chi covered)
- ▶ Additional benefits: Active & Fit, Prenatal Program, Teladoc, ActiveHealth wellness program and Care Management.

• National PPO Networks:

- ▶ Aetna Signature Administrators (ASA) and Private Healthcare Systems (PHCS)
- ▶ **Plan Options:** Evolution PPO, Evolution PPO Value, Evolution HDHP, Evolution Value HDHP, Qualified HDHP



SHARP Health Plan

- ▶ SHARP Health Plan helps clients can get the most out of their health insurance by viewing plans that fit their needs.
- ▶ Simplified filing. Those with five or more employees do not need to submit a DE-9C to Sharp Health Plan.
- ▶ High-quality care and service. Proud to be the highest member-rated commercial health plan in California and named the Best Insurance Provider in the 2025 Union-Tribune Readers Poll, five years in a row.

• Small group participation guidelines:

- ▶ 1-4 subscribers enrolled: Minimum of 60% participation, excluding any valid waivers.
- ▶ 5+ subscribers enrolled: Minimum of 25% participation, excluding any valid waivers.

• Selling Highlights: Multiple plan options are available!

- ▶ 1-5 subscribers enrolled: Two plans on one network.
- ▶ 6+ subscribers enrolled: Six plans on each of two networks maximum.
- ▶ Wrapping with another carrier is available with a minimum of five enrolled subscribers. Multiple HMO plans are allowed. Wrapping alongside a private or public exchange is prohibited.

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Trinet

**Trinet is HR designed for Small Business.
What it means to work with Trinet:**

- ▶ Protect your book of business
- ▶ Grow and retain clients
- ▶ Expand your offerings
- **Trinet Rapid Quote is an easier broker quoting option!**
 - ▶ Rapid quote is a new quote type that will allow for preliminary pricing on behalf of brokers and their clients without the need to fully collect information such as worker's compensation. Quotes will be turned around within 72 hours (and most often within 24/48).



United Healthcare

• Rates:

- ▶ Quarterly Rate Change Average: HMO: 3.4% and PPO: 3.6%
**actual rate changes may vary by network and rating area.*

Underwriting:

- ▶ Relaxed participation guidelines for Choice Simplified and Staff Model through 12/31/2025. 25% minimum participation between UnitedHealthcare and 2 staff model carrier(s) with 5 employees enrolling with UnitedHealthcare, excluding COBRA participants. No minimum California employee enrollment required.

• Selling Highlights:

- ▶ **One Pass Select:** Help reach your fitness goals with one pass select. Find a workout routine that works for you from home or at the gym. Check out the flyer for more information.