

INTRODUCING 2025...

Q2 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



Aetna

Selling Highlights:

- ▶ **NEW!** Aetna Health Your Way™ - This new wellness program will engage and reward adult members for completing a health screening and healthy activities.
- ▶ **Strengthening benefits for family planning** – Adding coverage for artificial insemination under basic infertility benefit.
- ▶ **Expanded CVS Virtual Care**® – Include mental health support for 13–17-year-olds
- ▶ **Broker Bonus:** Sell Aetna and earn more with their A Place to Call Home incentive program. Earn credits when you sell Aetna Funding Advantage or fully insured plans. That's on top of the credits you already earn under the producer incentive programs.

Cases Sold	Per Subscriber
1-9	\$50
10-39	\$100
40+	\$150

Underwriting:

- ▶ eBusiness is more than just an enrollment and admin tool. Register here to attend a training session and demo.

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Anthem

Rates:

Quarterly Rate Change Average*: PPO: 2.5% and HMO: 2.5%

**actual rate changes may vary by network and rating area.*

Selling Highlights:

- ▶ **Plan Updates:** Anthem has announced nearly a dozen plan discontinuations for 2025. Three PPO plans and eight HMO plans have been withdrawn. Download the 2025 Anthem Medical Benefit Guide for Small Group ACA plans here for more information.
- ▶ **Network pairing:** Both PPO Networks alongside any 2 HMO networks (including vivity); Both PPO networks alongside Select HMO, Priority Select HMO, and Vivity HMO networks (Excluding CaliforniaCare HMO).
- ▶ Anthem and Sutter Health have successfully negotiated a new contract.
- ▶ Scripps Health and Anthem have failed to reach a new contract, and effective January 1, 2025, Scripps Health is out of network for Anthem members. Negotiations are ongoing.

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
- ▶ **Out of State Flexibility:** CA must have the highest number of eligible employees in order to meet our relaxed OOS guidelines. No other single state can have equal to or more than CA.
 - ▶ ***NEW*** If CA is tied 50/50 with another state, Anthem will allow the group if 7+ are enrolling
 - ▶ ****NEW**** Can write the group if HQ in another state but have their CA business address listed on the SOI
- ▶ **NEW PEO Sub/Hybrid groups are eligible with Anthem** – The PEO sub-group must qualify and enroll on a stand-alone basis, separate from the PEO. Employees of the PEO are not eligible to enroll in the sub-group.
- ▶ **NEW Spinoff Groups leaving a PEO are subject to Startup UW Guidelines** – A PEO agreement must be terminated at the time of approval. Conditions of Enrollment form needs to be submitted, groups must provide a copy of the PEO client invoice.
- ▶ **NEW for Qualifying Groups 25+** - Groups coming off Trusts, Association, LG no-renewals, and Spin-Offs from a Large Employer Group will no longer need a prior carrier invoice (attestation form instead).

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Blue Shield

- ▶ **Rates:** Quarterly Rate Change Average*: PPO: 1.8% and HMO: 1.3%
**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.

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 (acupuncture, chiropractic, massage therapy) and vision care discounts.
- ▶ Small Business Incentive Program: Sell more, earn more! Earn points for groups with effective dates beginning 2/1/25 through 1/31/2026.



California Choice

Underwriting:

- ▶ Prior Carrier Bill: No DE9C required with 6+ employees. For employees on prior bill, no payroll is required.
- ▶ CaliforniaChoice can write groups as a PEO subgroup: 6 weeks payroll is required.



BBSI

Selling Highlights:

- ▶ Why BBSI? Gain access to competitive plans and rates. Experienced professionals 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.



FOR SMALL
BUSINESS

CoveredCA Small Business

Underwriting:

- ▶ Relaxed Participation: 70% of employees covered by any valid coverage.

Selling Highlights: Member Perks!

- ▶ Blue Shield members get LifeReferral, Wellvolution, Ginger and Headspace
- ▶ Kaiser members get ClassPass, Ginger, MyStrength and Calm
- ▶ Sharp members get MinuteClinic, health coaching, fitness tracking and wellness discounts.

Tax Credit for Employers: Small Businesses that purchase coverage through CCSB may be eligible to receive federal tax credit to help offset the cost of providing health insurance. The amount of credit depends on the size of the group and annual average wage.



Health Net

Rates: Quarterly Rate Change Average*: HMO: 2.25% and PPO: 0%
**actual rate changes may vary by network and rating area.*

Selling Highlights:

- ▶ NEW for 2025: 3 New Medical PPO Plans (1 Platinum, 1 Gold, 1 Silver) & 3 New Dental PPO Plans (2 with unlimited, and 1 with a \$3,000 max)
- ▶ Sell the Package: Save 5% of ancillary premiums when enrolling Dental + Vision or Life.
- ▶ Mental Health Benefits, Teladoc and Wellness rewards program!

Simplified Underwriting:

- ▶ **Enhanced Choice (HMO & PPO)** – Minimum 5 active subscribers & 25% participation. Mix and match PPOs and all HMOs. No DE9C required. Employees enrolled on another carrier through the same employer are valid waivers.
- ▶ **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.
- ▶ **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 ACA carrier**, Groups of 1-4 enrolling, 70% participation, Groups of 5+ enrolling, 25% participation is required. PEO subgroups with a quarterly wage report or 2 weeks of payroll from the PEO accepted.

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Kaiser

• Rates for 2024 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.

Kaiser Recognition:

- ▶ Across CA, there are 441 medical facilities and more than 17,700 doctors!
- ▶ Top-rated health plans 8 years in a row by the National Committee for Quality Assurance!
- ▶ 16 years of recognition for top-rated quality medical care!

Kaiser facility updates:

- ▶ Riverside county: Riverside & Moreno Valley Medical Centers
- ▶ San Bernardino: Fontana and Ontario Medical Centers



MediExcel

- ▶ MediExcel Health Plan offers cross-border health insurance to employers in San Diego and Imperial County with care delivery in Mexico.
- ▶ NEW MediExcel Urgent Care Locations! 3 New Vista Community Clinic Locations and 1 New San Ysidro Health Center Location.
- ▶ Dependents NOW eligible for SENTRI Pass Reimbursement
- ▶ MediExcel is considered a valid waiver with most US carriers

Underwriting:

- o Minimum of 5 EE now required for P5/P10 Platinum HMO
- o Existing clients may be subject to random recertification at renewal
- o No DE9C required when enrolling 5+ employees
- o Accept One Employee for Platinum 90 and Gold 80 Plans
- o Exclusive dependent only coverage is available



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 Plans

- Earn more on new small group sales now through March 1, 2025. When you enroll new small group business with effective dates of Oct. 1, 2024, to March 1, 2025, you'll earn more with a tiered bonus program!

Total Number of Employees Enrolled	Bonus for each Employee Enrolled
10-19	\$50
20-29	\$75
30-39	\$100
40-49	\$125
50-74	\$150
75+	\$200

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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 offers comprehensive HR solutions for your clients

- ▶ **Trinet PEO** is a full-service HR solution that unifies HR, payroll, access to big-company benefits and risk mitigation.
- ▶ **Trinet Broker Flex** gives clients an integrated solution for managing open market benefits in combination with Trinet PEO services.
- ▶ **Trinet HR Plus** is a scalable solution that combines flexible service options alongside all-in-one technology platform to simplify HR, benefits administration and payroll processing.



United Healthcare

Underwriting:

- ▶ **Choice Simplified/Relaxed Participation:** UnitedHealthcare's Choice Simplified Package and relaxed participation promo available through 7/1/2025. 25% minimum participation between carriers with 5+ employees enrolled with UHC required. This excludes COBRA participants.

One Healthcare ID: Update your One Healthcare ID to maintain access to uhceservices.com and Employer eServices. On March 7, 2025, when users select Log in with One Healthcare ID, there will be updates that offer new ways to authenticate. If you need assistance, contact 855-819-5909