



INTRODUCING 2026... **Q2 Hot Topics**

Always refer to carrier underwriting guidelines for all pertinent details.



Aetna

- ▶ Rates: Quarterly Rate Change Average: PPO 4.8% and HMO 1.8%
**actual rate changes may vary by network and rating area.*

• Selling Highlights:

- ▶ **Simple Savings with Small Group:** Save automatically with credits for new groups. Different savings offers for Aetna fully insured or Aetna Funding Advantage.
- ▶ **Small Group Producer Program – Earn More, Grow your Business:** Producers can earn more for new groups with effective dates from January 1, 2026, through December 31, 2026. Check out the flyer for more information.

• Underwriting:

- ▶ No DE9C required for 5+ enrolling for groups with current coverage.



Anthem

- ▶ Rates: Quarterly Rate Change Average: PPO 2.3% and HMO 3.6%
**actual rate changes may vary by network and rating area.*

• Selling Highlights New for 2026:

- ▶ Virtual Access Plus
 - ▶ Copay centric/Ded/Copay Plans = Predictable costs. Eliminates coinsurance uncertainty
 - ▶ \$0 Virtual Primary Care through in-network PCPs
 - ▶ \$0 Virtual Behavioral Health visit through online in-network providers
 - ▶ Office based Behavioral Health visits = PCP copay
 - ▶ Network Access Prudent Buyer PPO/Select PPO = Broad network access
 - ▶ A simplified and integrated Sydney experience.
- ▶ Doula Benefit: Coverage = 9 visits, (1 initial, 8 prenatal/postnatal) plus labor & delivery support. Members can access either “The Doula Network of providers” or locally contracted providers under our FindCare provider search.

• Underwriting:

- ▶ DE9C not required with 3 or more subscribers enrolling!

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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 2.4% and HMO 2.1%
View full rate tables and rate books for medical and specialty including closed rate books for all regions can be accessed here.

• NEW Selling Highlights:

- ▶ **Enhanced PPO plans with Virtual Blue** - Starting January 2026 all Small Group Off-Exchange PPO plans will now have virtual health care through the Virtual BlueSM program benefits, replacing Teladoc and NurseHelp 24/7SM upon renewal.
- ▶ **RX Spectrum tiered pharmacy network expansion** - Upon group renewal, Small Business Access+ HMO, Local Access+ HMO, and Full PPO Off-Exchange plans will have the Rx Spectrum tiered pharmacy network.
- ▶ **Blue Shield's Oncology Utilization Management Program** - The new program includes an innovative provider engagement model supporting the most efficacious treatments with the lowest clinical toxicity and cost containment.
- ▶ **Sell more, Earn more** - Earn points when you enroll members in Blue Shield that can be redeemed for gift cards and rewards. Points apply to groups with effective dates beginning 2/1/26 through 1/31/27. See full details here.

• Underwriting:

- ▶ **DE9C not required with 3 or more subscribers enrolling!** Owners are not included in the count of eligible employees.
- ▶ **Relaxed Participation requirements through 12/31/26:** 25% participation for groups with 5+ enrolled employees!

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CalCPA

• NEW For 2026:

- ▶ CalCPA Health is introducing a suite of alternative health plans that access the same Anthem PPO network as traditional plans. The new CalCPA Health tiered copay plans are powered by Coupe Health and offers a more simplified plan designed to connect members with the highest quality, best value providers of their choice.
- ▶ New Plans! New tiered copay plans are being offered for 2026
 - ▶ PPO HSA PRx 1900-C
 - ▶ PPO HSA PRx 2900-C
 - ▶ PPO 30/0-C
 - ▶ PPO 50/0-C
 - ▶ PPO 60/0-C



CalChoice

- ▶ CaliforniaChoice is now quoting for Q2 2026.
- ▶ **Seven new medical plans added for 2026:**
 - ▶ 6 New Anthem Blue Cross Plans (Platinum HMO C, Platinum HMO D, Gold PPO H, Gold PPO I, Silver HMO D, Silver PPO F, Gold HMO F)
 - ▶ 1 New Kaiser Permanente Plan (Gold HMO F).
- **Underwriting:**
 - ▶ **Participation Promo:** Prior carrier bill accepted in place of DE-9C if 6+ enrolled



ChoiceBuilder

- ▶ ChoiceBuilder is now quoting for Q2 2026.
- **Selling Highlights:**
 - ▶ No Participation requirements between carriers
 - ▶ Simple administration – one enrollment, one renewal
 - ▶ Dental, Vision and Life in one program



FOR SMALL
BUSINESS

CoveredCA Small Business

• Selling Highlights CCSB Dental Plans:

- ▶ **CCSB Dental Plans are completely voluntary:** No ER contribution required and can only be added to a group at inception or renewal. Dental is not a stand-alone product, but an employee can waive medical and have dental. Check out the CCSB dental plan booklet for more information.

• Underwriting:

- ▶ **Easier eligibility verification for small groups.** Groups previously insured can now submit their prior carrier bill instead of a DE-9C. For enrolling employees not listed on the prior carrier bill, you can provide either a DE-9C or 30 days of payroll records.



Health Net

- ▶ **Rates:** Quarterly Rate Change Average*: HMO: 13.2% and PPO: 3.9%
**actual rate changes may vary by network and rating area.*

• Selling Highlights:

- ▶ **Thrive at Work:** EAP included at no extra cost for members. These value added benefits include Teladoc, Behavioral health, Nurse Advice Line, Unwinding by Sharecare, and a free online directory of social service organizations.
- ▶ **\$0 Deductible HMOs:** All HMOs come with no deductible.
- ▶ **ShareCare:** All members aged 18+ can earn up to \$100 annually by participating in ShareCare.
- ▶ **Virtual Options:** Teledoc is available on all plans, offering \$0 copays for medical and behavioral health visits.

• Simplified Underwriting:

- ▶ **Enhanced Choice (HMO & PPO)** –Groups with 4-9 enrolling employees, 25% participation or No participation requirements when 10+ employees enroll. Mix and match PPOs and all HMOs. No DE9C required. No Prior carrier bill. No ownership documents required.
- ▶ **Flexible Underwriting** – 2 weeks payroll for startup group of any size.
 - ▶ Groups 1-4 enrolling: 70% participation
 - ▶ Groups of 5-100 enrolling, 25% participation required – Not a promotion

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Kaiser

• Selling Highlights:

- ▶ **NEW Kaiser Permanente Plus (KP Plus) Plan:** Effective 1/1/26, Kaiser will offer this new plan with out of network flexibility. With KP Plus, not only do employees benefit from the true value-based care, they also have the flexibility to keep their favorite out-of-network, doctors with up to 10 physician visits or outpatient medical services, and 5 prescription fills or refills annually, without the need for referrals or prior authorization.

• Simplified Underwriting:

- ▶ Beginning January 1, 2026, all new group enrollments with 5 or less subscribers must provide the following documentation:
 - ▶ DE 9C or equivalent payroll report for startups
 - ▶ Business-entity verification
 - ▶ Waivers (if applicable)



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



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, Wellness powered by ActiveHealth,
- ▶ Nippon uses the national PPO network of Aetna signature Administrators of over 1 million providers for our large group and global business opportunities
- ▶ They review 100+ large groups in CA and also in other situs states as well

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SHARP Health Plan

- ▶ Starting Jan. 1, 2026, small group non-grandfathered plans will switch to a 4-tier prescription benefit upon renewal. SHARP will notify employer clients affected by this change 90 days prior to their renewal.
- **Underwriting guidelines:**
 - ▶ 1-4 subscribers enrolled: Minimum of 60% participation, excluding any valid waivers.
 - ▶ 5+ subscribers enrolled: Minimum of 25% participation, excluding any valid waivers.



TriNet

- ▶ TriNet offers HR solutions for everyone: Payroll Services, Risk Mitigation, Technology Platform and HR Expertise
- ▶ **TriNet PEO**
 - ▶ Full service benefits solution for HR, payroll, benefits and risk mitigation
- ▶ **TriNet HR Plus (ASO)**
 - ▶ Outsourced services for HR, payroll, payroll tax compliance
- ▶ NEW! Enhanced onboarding experience for clients that simplifies how brokers gain Trusted Advisor Access – no extra steps required.
- ▶ NEW! TriNet's Human-Centered AI Suite is available now! The Personal Health Assistant, powered by Healthee, enables employees to access important healthcare information throughout the year.



United Healthcare

- **Underwriting:**
 - ▶ CA Groups with 3+ enrolling can submit a participation certification form in lieu of a DE9C.
 - ▶ UHC updated underwriting guidelines: See the full guide here