

INTRODUCING 2024...

# Q2 Hot Topics



Always refer to carrier underwriting guidelines for all pertinent details.



## Aetna

### • Rates:

- Quarterly Rate Change Average\*: HMO: 2.4% and OAMC/PPO: 3.5%
- \* Actual rate changes may vary by network and rating area.

### • Aetna Small Group has two formularies

- Aetna Health Exchange Plan - California – HMO
- Aetna Health Exchange Plan - California - OA Managed Choice® POS, Open Choice® PPO



## Anthem

### • Rates:

- Quarterly Rate Change Average: PPO: 1.2% and HMO: 1.2%

### • Selling Highlights:

- Network Flexibility\*: Now employers can select one of the following pairings:
  - Both PPO Networks alongside any Two HMO networks (Including Vivity)
  - Both PPO Networks alongside Select HMO, Priority Select HMO, and Vivity HMO networks (Excluding CaliforniaCare HMO)
- \* Network selection subject to provider availability

- Additional Value: Sydney Health App, Virtual Care, EAP, Anthem Broker Hub, Producer Toolbox

- PATH – Path partnership with Anthem provides access to virtual behavioral health solutions. Making it easier to find a therapist.

### • Underwriting:

- DE9C not required with 3 or more subscribers enrolling! (Also, a DE9C is not required for Specialty.) 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

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## Blue Shield

### • Rates:

- Quarterly Rate Change Average\*: PPO: 8.4% and HMO: 8.9%
- Average rates only – rate actions vary by plan and rating region
- Q2 2024 Maintains higher Tandem and Trio Discount: Tandem has 10% average discount vs Full PPO with some variability across regions
- Tandem discount has not changed from Q1 2023
- Q2 2024 Virtual Blue Maintains Discount vs Full PPO: Virtual Blue has 3% average discount vs Full PPO with some variability across regions and metals
- **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

- 18 Zip codes are being added to Area 19 for Select HMO network effective 4/1/24!
  - San Diego County Zip codes added are: 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92010, 92036, 92059, 92061, 92066, 92086
- **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

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## Health Net

### • Rates:

- Quarterly Rate Change Average: HMO: 2.5% and PPO: 0.3%
- Dental/Vision: No rate or plan changes at this time
- Optional chiro: In 2024 all plans will have the chiro rider option. The chiro rider will be an additional \$3.00 PMPM for all HMO and PPO plans.

### • Simplified Underwriting:

- **Enhanced Choice Promotion** – Minimum 5 active subscribers. 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. Mix and match any plans from the HMO networks, no DE9C required, or ownership documents are required, No waivers are required (when not paired with Life or Employer Paid Dental/Vision.), **No** participation attestation, **No** prior carrier bill is required, 2 weeks of payroll for a Startup Group of any size (down to 1), **Mix and Match any of the 52 plans, 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 5-100 enrolling, 25% participation is required – **Not a promotion, PEO subgroups with a quarterly wage report or 2 weeks of payroll from the PEO accepted**



## Kaiser Q4

### • 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%
- Kaiser Permanente now offers an EAP through TELUS Health!