

# INTRODUCING 2026... Q1 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



## Aetna

### • Selling Highlights:

- ▶ **Infertility coverage:** Continues to be available by employers electing the infertility rider. All plans offered will include infertility when the rider is purchased. Advanced infertility benefits such as those included in SB729 will be found when purchasing the rider, these plans are designated by "wINF".
- ▶ **Aetna Health Your Way, Diabetic Meter Program, CVS Weight Management™ Program**

### • Underwriting:

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



## Anthem

### • 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 Statewide Average\*: 1.2%

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

### • 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 Blue<sup>SM</sup> program benefits, replacing Teladoc and NurseHelp 24/7<sup>SM</sup> upon renewal.
- Behavioral Health update: Beginning January 1, 2026, Blue Shield will directly manage the behavioral health benefit for all of our members including those receiving Applied Behavior Analysis (ABA) services.
- **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 1/1/26 through 1/31/27

### • Underwriting:

- DE9C not required with 3 or more subscribers enrolling! Owners are not included in the count of eligible employees.



## CalChoice

- CaliforniaChoice is now quoting for Q1 2026.
- Seven new medical plans are being added:
  - 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

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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



## ChoiceBuilder® ChoiceBuilder

- ▶ ChoiceBuilder is now quoting for Q1 2026.

- **Selling Highlights:**

- ▶ **Earn Big! BIG NEWS!** For new ChoiceBuilder groups you write in Q4 2025 and Q1 2026, you'll earn a bonus with NO CAP. Offer ChoiceBuilder alongside your client's medical coverage or as a standalone and take advantage of our bonus at the same time.



FOR SMALL  
BUSINESS

## CoveredCA Small Business

- **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.

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## Health Net

- ▶ **Rates:** Quarterly Rate Change Average\*: HMO: 3.6% and PPO: 3.2%  
*\*actual rate changes may vary by network and rating area.*

### • Selling Highlights:

- ▶ **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)** –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.
- ▶ **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



## 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.
- ▶ **Broker Bonus – Level up your earnings:** From September 1, 2025 through January 1, 2026, earn a \$1,000 reward when you enroll 25 new members — plus \$25 for each additional member, on top of Production reward.

### • 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)

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## 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
- ▶ We review any 100+ large groups in CA and also in other situs states as well
- ▶ We review any foreign owned business that has 100 EE's worldwide and can go down to 2 ee's for a global account here in the United states
- ▶ We can bundle ancillary lines
- ▶ Work with your local rep to look at opportunities with this financially A rated carrier .



## SHARP Health Plan

- ▶ NEW: 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.

### • 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.

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## 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.

- **Selling Highlights:**

- ▶ **Sell More, Escape More:** The more you sell, the more you win. Participating CA appointed agents have the chance to win 1 of 4 prizes based on the number of new UHC 2-100 medical group members sold with case effective dates between 1/1/26 – 3/31/26