



















California Small Group: Participation Alongside Another Carrier

Participation

 Aetna	50% with Aetna AND a minimum of 5 eligible enrolled with Aetna Employees covered by the same employer on another group policy are not considered a valid waiver Effective 1/1/2016: 40% with Aetna AND a minimum of 5 eligible enrolled with Aetna Employees covered by the same employer on another group policy are not considered a valid waiver
 Anthem Blue Cross	Relaxed Participation (available 10/1/15 - 12/31/15): 1-50 eligible: 50% participation with Anthem Standard Participation: 1-14 Eligible: 70% of all eligible with Anthem 15+ Eligible: 50% of all eligible with Anthem
 Blue Shield of California	Relaxed Participation: Available 5/1/14 - 3/31/16 for Off Exchange Package: 25% and a minimum of 5 enrolling with Blue Shield medical. (Also applies to dental, vision, and life but BS must be the only carrier) Standard Participation: Off Exchange Package - 65% between Blue Shield and another carrier's HMO, and a minimum 5 or 50%, whichever is greater, of remaining eligible enrolled with Blue Shield
 CaliforniaChoice	NA
 Covered California SHOP	NA
 Health Net	1-5 eligible employees: 70% participation with Health Net 6-50 eligible employees: 50% participation with Health Net Employees covered by the same employer on another group policy are not considered a valid waiver
 Kaiser Permanente	70% of eligible W-2 employees are covered by a group health plan
 Sharp Health Plan	6+ or 50% enrolled with Sharp, whichever is greater
 UnitedHealthcare	Choice Simplified Package: 75% with UHC & staff model carrier AND minimum of 5 active CA employees (residing / working in CA) enroll with UHC Multi-Choice State Package: 75% participation with UHC (Examples of staff model carriers: Kaiser, MediExcel, Simnsa)










Are waivers required for employees enrolling with the other carrier?

 Aetna	Yes
 Anthem Blue Cross	Yes
 Blue Shield of California	Yes
 CaliforniaChoice	NA
 Covered California SHOP	NA
 Health Net	No
 Kaiser Permanente	No
 Sharp Health Plan	Yes
 UnitedHealthcare	When applying with UHC and staff model carrier at same time: UHC waivers AND other staff model carrier EE applications are required If other carrier is in-force: UHC waivers are only required for employees that are not listed on the other carrier's bill and not enrolling with UHC










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How to calculate participation

 Aetna	Number enrolling / (total eligible-valid waivers) <i>Do not include COBRA employees</i>
 Anthem Blue Cross	Number enrolling / (total eligible-valid waivers) <i>Do not include COBRA employees</i>
 Blue Shield of California	Number enrolling / (total eligible-valid waivers) <i>Do not include COBRA employees</i>
 CaliforniaChoice	NA
 Covered California SHOP	NA
 Health Net	Number enrolling / (total eligible-valid waivers) <i>Do not include COBRA employees</i>
 Kaiser Permanente	(# enrolling + valid waivers) / total eligible <i>Do not include COBRA employees</i>
 Sharp Health Plan	Number enrolling / (total eligible-valid waivers) <i>Do not include COBRA employees</i>
 UnitedHealthcare	Number enrolling / total eligible-valid waivers <i>Do not include COBRA employees</i>

Are ID cards required to verify participation?

 Aetna	Yes
 Anthem Blue Cross	Yes
 Blue Shield of California	No, only need carrier name and ID number
 CaliforniaChoice	NA
 Covered California SHOP	NA
 Health Net	Yes, when 50% or more of the total eligible is waiving
 Kaiser Permanente	No
 Sharp Health Plan	Yes
 UnitedHealthcare	No

Is the other carrier's bill required?

 Aetna	Yes
 Anthem Blue Cross	No
 CaliforniaChoice	NA
 Covered California SHOP	NA
 Health Net	No, unless applying for no DE9C promo. See below (Is a reconciled DE9C required?).
 Kaiser Permanente	No, unless applying for no DE9C promo. See below (Is a reconciled DE9C required?).
 Sharp Health Plan	No
 UnitedHealthcare	Yes

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Is a reconciled DE9C required? Yes, if enrolling with:

K=Kaiser A=Aetna ABC=Anthem BS=Blue Shield HN=Health Net Sharp=Sharp UHC=UnitedHealthcare

 Aetna	<p>1-5 enrolled: Yes 6-50 enrolled: No DE9C waived for groups with 6-50 enrolled employees</p> <p><i>Note: Aetna underwriting may request the DE9C</i></p>
 Anthem Blue Cross	Yes
 Blue Shield of California	Yes
 CaliforniaChoice	Pending
 Covered California SHOP	NA
 Health Net	<p>1-5 enrolled: Yes 6+ enrolled: No, for effective dates 10/1/2015 – 12/1/2015, DE9C waived for groups with 6+ enrolled with a copy of the group's current carrier bill and a maximum change of +/- 3 subscribers.</p>
 Kaiser Permanente	<p>1-5 enrolled: Yes 6+ enrolled: No, for effective dates 10/1/2015 – 12/1/2015, DE9C waived for groups with 6+ enrolled with a copy of the group's current carrier bill and a maximum change of +/- 3 subscribers.</p>
 Sharp Health Plan	Yes
 UnitedHealthcare	<p>1-9 eligible: Yes 10+ eligible: No, DE9C waived for groups with 10+ eligible employees. Participation Certification Form required.</p> <p><i>Note: UHC underwriting may request tax docs at their discretion.</i></p>

Products

 Aetna	<p>All plans Aetna will not allow wrap w/CaliforniaChoice or CoveredCA for Small Business</p>
 Anthem Blue Cross	<p>All plans Anthem Blue Cross will not allow wrap w/CaliforniaChoice or CoveredCA for Small Business</p>
 Blue Shield of California	All Off Exchange plans
 CaliforniaChoice	Pending
 Covered California SHOP	NA
 Health Net	<p>All plans Health Net will not allow wrap w/CaliforniaChoice or CoveredCA for Small Business</p>
 Kaiser Permanente	<p>All HMO plans Not available if offering a Kaiser PPO plan Kaiser will not allow wrap w/CaliforniaChoice or CoveredCA for Small Business</p>
 Sharp Health Plan	<p>Multiple HMO plans allowed, max 6 plan, 1 network Not available if offering a Sharp PPO plan Sharp will not allow wrap w/CaliforniaChoice or CoveredCA for Small Business</p>
 UnitedHealthcare	<p>All plans UnitedHealthcare will only wrap with a staff model carrier (Examples of staff model carriers: Kaiser, MediExcel, Simsa)</p>

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