





PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
	<p>Guideline: 60% participation rounded down for all group sizes</p> <p>Promotion: 25% participation for groups with 5-100 eligible employees with 5 or more enrolling through Quarter 2 2023 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>25% participation and a minimum of 5 enrolling in California Requires Aetna waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form Employees covered by the same employer on another group policy are not considered a valid waiver Only one major medical HMO or PPO carrier is allowed to be written alongside Aetna</p>
	<p>1-4 enrolled employees: 65% participation through Quarter 2 2023 effective dates 5+ enrolled employees: 25% participation through Quarter 2 2023 effective dates For 51% Eligible vs Enrolled in CA please reach out to your Word & Brown Sales Representative</p>	<p>Employees covered by the same employer on another group policy are not considered a valid waiver Another carrier's HMO or PPO plans can be sold alongside Anthem as long as Anthem receives the required participation Requires Anthem waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form More than one medical carrier is allowed to be written alongside Anthem</p>
	<p>70% participation for mirror plans 65% participation for off exchange plans 25% participation for off exchange or mirror plans available to groups of 5+ enrolling through 12/31/2023 Applies to Specialty Products 51% eligible employees in CA required – eligible Owners do not count towards number of eligible employees in CA. Does not require 51% of enrolled employees to reside in CA Employees cannot split their enrollment between themselves and their dependent who is also enrolling as an employee. Whichever products an employee is electing must all be under employee coverage or all under dependent coverage through the other employee</p>	<p>May be offered alongside another carrier's HMO, or MediExcel or SIMNSA and another carrier's HMO At least 25% of the total number of eligible employees must enroll in a Blue Shield healthcare plan with no fewer than five enrolled Employees covered by the same employer on another group policy are not considered a valid waiver Will accept the Alongside Carrier Bill or the Alongside Carrier Enrollment forms in lieu of Blue Shield Refusal of Coverage Forms</p>
	<p>70% participation for all group sizes 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>Cannot be written alongside another carrier</p>
	<p>60% participation for all group sizes 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>Minimum of 3 enrolling with Cigna+Oscar and 60% participation between three carriers</p>
	<p>Promotions through Quarter 2 2023: Enhanced Choice package: 70% with 1-4 enrolling, 25% with 5+ enrolling HMO with 6 package: No participation required with 6+ active enrolling employees Waivers are not required Mix and Match any plans from the HMO networks 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>Another carrier's HMO or PPO plans can be sold alongside Health Net as long as the group meets the required participation Requires Health Net waiver forms for those enrolling in the Alongside Carrier as well Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form 1-4 enrolling with Health Net: Employees covered by the same employer on another group policy are not considered valid waivers 5+ enrolling with Health Net: Employees covered by the same employer on another group policy are considered valid waivers More than one medical carrier is allowed to be written alongside Health Net</p>

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This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information

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 KAISER PERMANENTE®	<p>50% of all eligible employees must be covered by a valid health plan</p> <p>51% eligible in CA required. Only 30% of the enrollment can be Out of State employees</p>	<p>A minimum of 1 must enroll with Kaiser Permanente</p> <p>Does not require waivers for those enrolling in the Alongside Carrier</p> <p>Employees covered by the same employer on another group policy are considered valid waivers</p> <p>When the group is offering SIMNSA or MediExcel as a slice carrier, employees declining Kaiser for these carriers count against the 50% participation requirement</p> <p>More than one medical carrier is allowed to be written alongside Kaiser</p>
 United Healthcare®	<p>60% participation for 1-4 enrolled</p> <p>25% participation for 5+ enrolled</p> <p>Uniform child enrollment is required. All enrolling children's Product Selection must match for each line of coverage</p> <p>Employees who are waiving due to enrolling as dependents under another employee at the same group are not considered valid waivers</p> <p>51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p> <p>If the group does not meet 51% eligible in CA then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled</p>	<p>Minimum of 5 enrolling in California with UnitedHealthcare and 25% participation between UHC alongside a Staff Model carrier</p> <p>Will accept the Alongside Carrier Bill in lieu of UnitedHealthcare waiver forms for those enrolling in the Alongside Carrier</p> <p>UnitedHealthcare waiver forms required for those enrolling in the Alongside Carrier who do not appear on the Alongside Carrier Bill</p> <p>Employees covered by the same employer on another group policy are considered valid waivers</p> <p>Only two medical carriers are allowed to be written alongside UnitedHealthcare. Only MediExcel or SIMNSA can be written alongside as a third carrier</p>

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