



Relaxed participation requirements for small business extended to December 31, 2027

We're relaxing underwriting participation requirements for groups with five or more enrolled employees to just 25% for our medical and specialty: dental, vision, and life insurance plans.*

Rules for the relaxed participation requirements promotion

- Applies to new medical small business and dental, vision, and life clients with off-exchange plans or mirror plans[†] and effective dates of January 1, 2027 and later.[‡]
- At least 25% of the total number of eligible employees must enroll in a Blue Shield healthcare plan (five employee minimum.)
- Groups may have only one additional carrier in addition to a Blue Shield plan.
- EPO benefit-designed plans cannot be written alongside any Blue Shield medical products.
- Groups must meet the definition of a qualified small employer group.
- Blue Shield must be the sole carrier when offering dental, vision, and life products. Life insurance requires a minimum of two enrolled employees.*
- Groups who contribute 100% of premiums for medical or dental, vision, life coverage must enroll 100% of eligible employees (except those waiving due to other group coverage through another employer).
- All normal eligibility and enrollment documents are required.
- Refusals are required for all eligible employees not enrolling in the Blue Shield plan(s).

Example of relaxed participation requirements		Sample company	Your company
1	Total number of employees eligible for coverage	24	
2	Number of employees with valid waivers (e.g., Medicare, Medi-Cal, military, covered by spouse's group coverage only)	4	
3	Number of eligible employees (subtract line 2 from line 1)	20	
4	Multiply the number of eligible employees by .25 to determine whether minimum participation is met	20 x .25 = 5 As long as 5+ eligible employees enroll for health coverage, the participation requirement is met	

* Underwritten by Blue Shield of California Life & Health Insurance Company.

[†] The off-exchange portfolio cannot be combined with the mirror portfolio.

[‡] Blue Shield reserves the right to modify the reduced participation for new small business at any time. # Except when MediExcel or SIMNSA, but not both, is written as a third carrier.