













PARTICIPATION GUIDELINES 2025

Carrier	Sole Carrier	Alongside Kaiser
	Seventy-five percent (75%) of eligible employees, excluding valid waivers, are required, but there must be no less than fifty percent (50%) of all eligible employees. Aetna is flexible with 75% but is firm with 50% overall.	At least 60% of eligible employees must be enrolled, with a minimum total of 40 employees participating.
	Seventy-five percent of the net eligible employees. If the percentage is below 75%, rates will be adjusted accordingly.	At least 51% of all eligible employees must enroll with Anthem.
	To qualify for employer-sponsored medical coverage, either 65% of eligible employees must enroll, or 50% of eligible employees plus 75% of net eligible employees must enroll. "Net eligible" refers to the total number of eligible employees minus valid waivers.	If Kaiser is offered, participation can drop to 40%, or 30% if Trio is also offered. Blue Shield will require a minimum of 40 subscribers.
	Fifty percent of eligible employees must participate, including those with valid waivers, which will be counted against the participation requirement.	At least 40% of eligible participating employees must enroll with Cigna, and the total number of employees must exceed 50. To minimize anti-selection risk, Cigna prefers that at least 50% of employees enroll.
	If there are fewer than 50 enrolled, the percentage is 75%. If there are more than 50 enrolled, the percentage is 60%.	If there are fewer than 50 enrolled, the percentage is 75%. If there are 50 or more enrolled, the percentage is 60%. A minimum of 26 must be enrolled.
	Enhanced Choice Portfolio – Total Takeover <ul style="list-style-type: none"> Sole Carrier (Maximum 6 Plans): Covers 50% of the total eligible employees or 50 actively enrolled employees, whichever number is greater. Sole Carrier (Maximum 3 Plans): Covers 33% of the total eligible employees or 33 actively enrolled employees, whichever number is greater. 	Enhanced Choice Portfolio – Alongside Kaiser <ul style="list-style-type: none"> Alongside Kaiser - 33% of the total eligible employees or 33 actives enrolled, whichever is greater. Offered Alongside Non-KP Carriers (e.g., MediExcel/SIMNSA) <ul style="list-style-type: none"> Subject to UW Approval.

PARTICIPATION GUIDELINES 2025

Carrier	Sole Carrier	Alongside Kaiser
	<ul style="list-style-type: none"> Proposed rates and benefits assume 75% of the overall eligible group of employees enroll in a company-sponsored plan, excluding those waiving for alternative group coverage. The proposal assumes the employer pays at least 50% of the employee only cost and is non-discriminatory. KP prefers that the number of employee subscribers enrolled in KP must be the greater of 5 or 5% of the total number of employees enrolled in all health plans in regions where KP is offered KP reserves the right to re-rate if actual enrollment results in a +/-5% change in the rates from what was assumed at the time of this quote. Examples of changes that may impact rates include, but are not limited to, the following: <ul style="list-style-type: none"> A change in the demographic factor. A change in the average family size or subscriber distribution. A change in the number of subscribers enrolled in KP. A change in the number of plans offered alongside KP. A change in the benefit design of a plan offered alongside KP. A change in the employer contribution formula. Groups must abide by the Break-in and Break-away Policy. 	<ul style="list-style-type: none"> Proposed rates and benefits assume 75% of the overall eligible group of employees enroll in a company-sponsored plan, excluding those waiving for alternative group coverage. The proposal assumes the employer pays at least 50% of the employee only cost and is non-discriminatory. KP prefers that the number of employee subscribers enrolled in KP must be the greater of 5 or 5% of the total number of employees enrolled in all health plans in regions where KP is offered KP reserves the right to re-rate if actual enrollment results in a +/-5% change in the rates from what was assumed at the time of this quote. Examples of changes that may impact rates include, but are not limited to, the following: <ul style="list-style-type: none"> A change in the demographic factor. A change in the average family size or subscriber distribution. A change in the number of subscribers enrolled in KP. A change in the number of plans offered alongside KP. A change in the benefit design of a plan offered alongside KP. A change in the employer contribution formula. Groups must abide by the Break-in and Break-away Policy.
	MHP will document down to 1 employee equivalent (EE) for all large group plans.	MHP will apply a minimum of 1 EE to all large group plans.
	Minimum participation required is 50%. All valid waivers must be documented to ensure their validity. Achieving over 60% participation is essential for a more competitive rating.	Forty percent of eligible individuals are enrolled in the Nippon plan, next to Kaiser.
	Ten percent of the total overall enrollment includes both HMO and PPO. This percentage is flexible depending on the size of the group and/or the required strategy.	Requires a minimum of 50%, excluding valid waivers. This standard may be reviewed further based on the group's size and/or strategy.
	A minimum of 10 employees must be enrolled for participation.	Groups must meet minimum participation requirements. SIMNSA cannot be offered with other cross-border options.

PARTICIPATION GUIDELINES 2025

Carrier	Sole Carrier	Alongside Kaiser
	<p>A minimum of 50% participation is required, with at least 50% of participants choosing the lowest-cost plan.</p>	<ul style="list-style-type: none">• 51% of total enrollment is required.• There must be plan parity with the lowest-cost Kaiser plan.• PPO plans will not be offered alongside Kaiser plans.• The Harmony HMO must be sold alongside Kaiser and have adequate enrollment.• Employer contributions must be equal; for example, if a member pays \$1 for Kaiser, the equivalent UHC HMO must also cost the same member \$1 or less.

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