














PARTICIPATION GUIDELINES

Carrier	Guideline
	<p>Sole Carrier: 75% of eligible employees (excluding valid waivers) but no less than 50% of ALL eligible employees regardless of valid waivers Alongside Kaiser: Minimum of 60% of eligible employees and 40 employees enrolled</p>
	<p>Sole Carrier: 50% of eligible employees regardless of waivers OR 75% excluding valid waivers Alongside Kaiser: Not at this time</p>
	<p>Sole Carrier: 75% of net eligible employees (If under 75%, rates will be loaded) Net eligible EXAMPLE: 200 eligible employees with 30 valid waivers is 170 net eligible employees Alongside Kaiser: Minimum of 51% of total eligible employees must enroll with Anthem</p>
	<p>Sole Carrier: 70% participation (valid waivers will count against participation) Alongside Kaiser: Minimum of 70% of eligible employees are required to enroll across both carriers If group meets participation, they would be evaluated based off the following two scenarios:</p> <ul style="list-style-type: none"> • If Kaiser has less than 70% of the enrolled population, all products are quoted. Minimum of 40 subscribers required. • If Kaiser has more than 70% of the enrolled population, only HMO Trio and PPO Tandem products are quoted. Minimum of 40 subscribers required. <p>Written with another carrier's PPO or indemnity plan requires underwriting approval</p>
	<p>Sole Carrier: 50% of eligible employees (valid waivers will count against participation) Alongside Kaiser: Minimum of 50% of participating eligible employees must enroll with Cigna and must be greater than 50 employees</p>
	<p>Sole Carrier: Under 50 enrolled 75%, over 50 enrolled 60% Alongside Kaiser: Under 50 enrolled 75%, over 50 enrolled 60%</p>
	<p>Promotion: <u>Total Takeover:</u> Participation requirements of minimum 33% of the total eligible employees or 33 active enrolled, whichever is greater. <u>Multi Carrier Strategy:</u> Participation requirements of minimum 10% of the eligible population, or 25 active enrolled employees, whichever is greater</p>
	<p>Sole Carrier: Minimum participation of 5 employees Alongside Kaiser: The greater of 5 or 5% of the total number of employees enrolled in all health plans in regions where KP is offered. 50% of eligible employees must be covered by a group plan</p>
	<p>Sole Carrier: 50% of eligible employees regardless of waivers OR 75% excluding valid waivers Alongside Kaiser: Not at this time</p>

(Continued)

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.

Carrier	Guideline
	<p>Sole Carrier: 60% of eligible employees including valid waivers Minimum of 50% on a case by case basis Alongside Kaiser: 40% of eligible employees</p>
	<p>Sole Carrier:</p> <ul style="list-style-type: none"> HMO: Review current participation and discuss with broker group strategy PPO: Enrollment cannot exceed 10% of total group enrollment <p>Alongside Kaiser: Requires at least 50% excluding valid waivers</p>
	<p>Sole Carrier Minimum participation of at least 10 employees enrolled Alongside Kaiser:</p> <ul style="list-style-type: none"> Groups required to meet minimum participation SIMNSA cannot be offered alongside other cross border options
	<p>Sole Carrier: 75% of all eligible employees to enroll in an employer sponsored plan, and at least 50% of all benefit eligible employees (including spousal coverage waivers) to enroll with UnitedHealthcare Alongside Kaiser:</p> <ul style="list-style-type: none"> 50% must enroll with UnitedHealthcare Minimum of 25 subscribers to set up HMO

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