

HEALTH CARE REFORM - WAITING PERIODS & WRAPS

| | Aetna | Anthem Blue Cross | Blue Shield of California | CalCPA Health | Cigna | E.D.I.S. |
|---|---|---|--|--|--|---|
| What waiting period options will you be offering large groups in 2021? | <p><i>1st of the month following date of hire;</i></p> <p><i>1st of the month following 30 days from the date of hire;</i></p> <p style="text-align: center;"><i>or</i></p> <p><i>1st of the month following 60 days from the date of hire.</i></p> | <p><i>First of the month following date of hire, first of the month following 30 days after date of hire, first of the month following 60 days after date of hire</i></p> | <p><i>No more than 90 days, but Employer has the option to reduce the waiting period</i></p> | <p><i>First of the month after date of hire, first of the month after 30 days, first of the month after 60 days.</i></p> | <p><i>Our clients control the eligibility requirements of their plan. If a client requests a waiting period that is longer than 90 days or an effective date of the first day of the month/quarter/pay period following a 90-day waiting period, they should be advised that the request is not compliant with the Affordable Care Act requirements.</i></p> | <p><i>First of the month following 30 days; First of the month following 60 days; ____ [days] of employment following Date of Hire, not to exceed 90 days</i></p> |
| Wrap with Kaiser Permanente or any other carrier in 2021? | <p><i>Yes—50% of the eligible employees must enroll with Aetna. We reserve the right to re-rate based on knowledge that group is adding Kaiser or a significant portion of the population has migrated to Kaiser.</i></p> | <p><i>Yes—at least 50% participation if Kaiser is already in place for new business. Contact your Word & Brown representative if Kaiser is not in place.</i></p> | <p><i>Yes—50% participation, or 30% participation Trio/Tandem only Minimum 40 lives enrolled</i></p> | <p>Yes</p> | <p>Yes</p> | <p>Yes</p> |
| If “yes,” any plan limitations? | | | | <p><i>Only wrap with Kaiser</i></p> | <p><i>Cigna Guided Solutions plans are “canned” plans, so there is limited flexibility from a plan design perspective. That being said, there are a wide variety of plans to choose from.</i></p> | |

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| | Health Net | MediExcel Health Plan | National General | Sharp Health Plan | Total Benefit Solutions | UnitedHealthcare | Western Health Advantage |
|--|--|--|--------------------------------------|---|---|---|---|
| <p>What waiting period options will you be offering large groups in 2021?</p> | <p><i>First of the month following Date of Hire</i></p> <p><i>First of the month following 1 Month</i></p> <p><i>First of the month following 30 days</i></p> <p><i>First of the month following 60 days</i></p> | <p><i>MediExcel does not require a waiting period. Employers shall set waiting periods but must not exceed period permitted by state or federal law.</i></p> | <p><i>0, 30, 60 and 90 days.</i></p> | <p><i>Sharp Health Plan does not require a waiting period. Employer shall determine waiting period for new hires, rehires and other eligible employees, which shall not exceed the waiting period permitted by applicable state or federal law.</i></p> | <p><i>At initial submission of the group the benefit waiting period (BWP) may be waived upon the employer's request.</i></p> <p><i>BWPs must be consistently applied to all employees, including newly hired key employees.</i></p> <p><i>The BWP for future employees may be the date of hire or first of the month following 0, 30, 60 days following date of hire, or the 90th day</i></p> <p><i>One BWP may be selected and must be consistently applied within a class of employees as defined by the employer.</i></p> <p><i>A reduction to the benefit waiting period may only be made on the plan anniversary date.</i></p> | <p><i>First of the Month Following Date of Hire (or 0 days)</i></p> <p><i>First of the Month Following 30 days (or 1 month)</i></p> <p><i>First of the Month Following 60 days (or 2 months)</i></p> | <p><i>First of the month following date of hire</i></p> <p><i>First of the month following 30 days from date of hire</i></p> <p><i>First of the month following 60 days from date of hire</i></p> |
| <p>Wrap with Kaiser Permanente or any other carrier in 2021?</p> | <p><i>Yes—Health Net plans must be the greater of 38% of the eligible population or 38 enrolled active employees in all locations. The rates may not be offered on an age-rated basis and must be offered on the same rate-tier structure basis. Furthermore, employer contribution formulas must be the same regardless of carrier and plan designs must be comparable.</i></p> | <p><i>Yes</i></p> | <p><i>No</i></p> | <p><i>Yes—if approved by Sharp underwriting. 50% of the enrolled population is required.</i></p> | <p><i>We can offer a Kaiser HMO plan alongside of our PPO plan with Underwriting approval.</i></p> | <p><i>Yes—wrap with Kaiser is an option</i></p> <p><i>UnitedHealthcare alongside a staff model HMO or other carrier(s) – We assume that at least 75% of all eligible employees will enroll in an employer-sponsored plan. Those employees who are waiving due to other group coverage being in force will not be counted toward this requirement (i.e., spousal coverage). UnitedHealthcare assumes that no less than 50% of all employees (including those waiving for spousal coverage) enroll with UnitedHealthcare. A minimum of 50% of the employees enrolled in an employer-sponsored plan must enroll with UnitedHealthcare.</i></p> | <p><i>Yes—quoted rates are based upon 20% participation or as negotiated</i></p> |
| <p>If “yes,” any plan limitations?</p> | <p><i>Some groups such as Sole Carrier Kaiser, and those alongside Kaiser with less than our standard participation requirement, may have plan option limitations.</i></p> | <p><i>1 EE minimum participation requirement must be met</i></p> | | | | | |