

HEALTH CARE REFORM - WAITING PERIODS, 1-LIFE & WRAPS

	Aetna	Anthem Blue Cross	Blue Shield of California	CalCPA Health	CaliforniaChoice®	Chinese Community Health Plan	Cigna + Oscar	E.D.I.S.	Health Net	Kaiser Permanente*
What waiting period options will you be offering new business small groups in 2021?	1st of the month following date of hire 1st of the month following 30 days 1st of the month following 60 days Exactly 90 days following date of hire	First of the Month following date of hire First of the Month following one month from date of hire First of the Month following two months from the date of hire, not to exceed 90 days* *If it exceeds 90 days, the effective date will be the first of the month following one month from the date of hire The employer has the option to waive the waiting period for all new hires at the initial group enrollment only	1. No Waiting Period: Effective first of month following date of hire (Employees hired on the 1st of the month will be effective the 1st of the following month) 2. 30 Day Waiting Period: Effective the first of the month following 30 days from date of hire 3. 60 Day Waiting Period: Effective 1st of the month following 60 days from the date of hire 4. 90 Day Waiting Period: Effective on the 91st day following date of hire (This information is on the MGA) An employer may impose a bona fide, employment-based affiliation (orientation) period for new employees. The orientation period cannot exceed 30 days. The waiting period for new employees would begin the day after the orientation period has been completed.	First of the month after date of hire, first of the month after 30 days, first of the month after 60 days.	First of the month following: date of hire, 30 days and 60 days (NOT to exceed 90 days)	1. 1st of month after date of hire. 2. 1st of month after 30 days after date of hire. 3. 1st of month after 60 days after date of hire.	Waiting period options may be applied as follows: None [Days or Months, DOE or FOMF] One (1) to 90 days following Date of Event Administration [DOE] One (1) to 60 days following First of Month Following Administration [FOMF] One (1) or two (2) Month(s) DOE or FOMF Administration	First of the month following: date of hire, 30 days and 60 days (NOT to exceed 90 days)	First of the Month Following Date of Hire First of the Month Following 1 Month First of the Month Following 30 Days First of Month Following 60 Days	It is the employer's responsibility to ensure that the group does not apply a waiting period in excess of 90 days in accordance with the ACA and federal regulations.
What procedure must a current employer follow if they want to change to a 90-day waiting period off-anniversary?	Any WP changes can be requested at renewal.	A group can only make changes to their waiting period once in a 12-month period. The group must submit a letter from owner/ officer on company letterhead to request the change.	Blue Shield does not allow off anniversary changes to the waiting period	No option exists within CalCPA for a 90 day waiting period. Closest option available is "first of the month after 60 days." Group should send written request to Banyan Administrators. The new hire waiting period can only be changed during Open Enrollment. N/A	N/A	90 day waiting period is not allowed. Any WP changes can be requested at renewal.	Oscar only allows updates to waiting period at renewal.	Call your Word & Brown representative	First of the Month following 60 Days is the max. All Off-Cycle Waiting Period changes are subject to UW approval.	Contact the Renewal Account Manager for details and process to modify waiting periods.
When will this new 90-day waiting period become effective?	Any WP changes can be requested at renewal.	The new 90-day waiting period will take effect the first of the month following receipt of the letter. Employers can only choose from the waiting periods mentioned above.				N/A			No 90-day waiting period will be implemented. New 60 Day max limit will be implemented upon Group renewal.	First of the month following request
Any special criteria for eligible 1-life groups (under AB1083 law)?	Aetna will require a W-2 employee who is not the owner or owner's spouse to be enrolled for all groups.	A sole proprietorship is ineligible for enrollment without a common law employee. An owner/spouse/ domestic partner does not constitute a common law employee.	Blue Shield does not write owner-only groups. There must be one full-time common law non-owner/ non-officer employee.	No one-person groups can be written through Word and Brown.	Call your Word & Brown representative	W-2 employee must be enrolled for all groups. A sole proprietorship is ineligible for enrollment without a common law employee. An owner/spouse/ domestic partner does not constitute a common law employee.	Owner Only (e.g. Sole Individual Owner/Proprietor): When the owner is just the individual or the individual and his/her spouse, it is not a group health plan unless at least one (1) other common law employee is enrolled in the plan. See section "One Life Groups" for more information (It does not matter if the business' legal tax structure is an LLC or other Corporation	Call your Word & Brown representative	1-life groups must meet the same criteria as any other group. The 1-life must be a W-2 employee that's not an owner or spouse of the owner, that works in CA, and has been working 20 or 30 hours for 50% of the prior calendar quarter or prior calendar year.	An owner-only group with no common law employees is ineligible for small business coverage. The minimum requirement of one eligible employee cannot be satisfied by an individual and his or her spouse as employees when the trade or business is wholly-owned by the individual or by the individual and his or spouse. A minimum of one w-2 employee enrolls.
Wrap with Kaiser Permanente or any other carrier in 2021?	Groups offering other carrier's HMO must have at least 25 percent participation and a minimum of five employees enrolling in an Aetna plan.	Yes	Yes	Yes	No	Yes	Yes, will wrap with any other carrier.	Call your Word & Brown representative	Yes	Yes—for HMO plans only. 70% of group's eligible employee population should be covered by a group health care plan. If a group chooses a PPO, they cannot have another carrier written alongside.
If "yes," any plan limitations?	Employees covered by the same employer on another group policy are not considered a valid waiver.	Group must meet participation requirements	Blue Shield will allow it be written alongside any other carrier's HMO plan in our Off-Exchange portfolio only. Participation guidelines apply.	Must be a group Kaiser plan			Minimum of 3 must enroll and 60% of total eligible enrolled between Cigna + Oscar and other carrier.		Group must meet Health Net participation first, then they can cover the rest under any carrier. No plan limitations.	

* Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.

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	MediExcel Health Plan	National General	Oscar	Sharp Health Plan	SIMNSA Health Plan	Sutter Health Plus	Total Benefit Solutions	UnitedHealthcare	Western Health Advantage
What waiting period options will you be offering new business small groups in 2021?	MediExcel 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.	0, 30, 60 and 90 days.	First of the month following date of hire; First of the month following one month from date of hire; First of the month following two months from the date of hire, not to exceed 90 days	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.	First of the month following 30, 60 or 90 days.	SHP 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.	At initial submission of the group the benefit waiting period (BWP) may be waived upon the employer's request. BWPs must be consistently applied to all employees, including newly hired key employees. 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 One BWP may be selected and must be consistently applied within a class of employees as defined by the employer. A reduction to the benefit waiting period may only be made on the plan anniversary date.	First of the Month Following Date of Hire (or 0 days) First of the Month Following 30 days (or 1 month) First of the Month Following 60 days (or 2 months)	First of the month following Date of Hire First of the month following 30 days from Date of Hire First of the month following 60 days from Date of Hire
What procedure must a current employer follow if they want to change to a 90-day waiting period off-anniversary?	N/A	Submit a coverage change request to underwriting. Assuming underwriting approved, the change will go into effect on the first of the following month.	Oscar only allows updates to waiting period at renewal.	N/A	We will require a written notice with the request.	N/A	An increase in the BWP may be requested once in a 12-month period and may be requested either on or off the anniversary date.	Only the 3 waiting periods above are available. Contact the Renewal Account Consultant for details & process to modify waiting periods.	WHA groups have a maximum of 1st of the month following 60 days from Date of Hire.
When will this new 90-day waiting period become effective?	N/A				First of the month following request	N/A	No retroactive BWP changes will be allowed.		N/A
Any special criteria for eligible 1-life groups (under AB1083 law)?	A minimum of one common law employee is required. Owner and their spouse alone or together cannot enroll.	They are ineligible	1-life groups must submit 100% ownership docs, and the owner and/or their spouse cannot enroll alone or together without another employee.	An owner/officer only group with no common law employees is ineligible for small business coverage. A minimum of one eligible employee is required that is not an officer/owner or spouse of an officer or owner.	N/A	An employer with only an owner and partner or with only an owner and spouse is not eligible. A minimum of one eligible common law employee is required to be considered eligible.	N/A	N/A	An owner/officer only group with no common law employees is ineligible for small business coverage. A minimum of one eligible employee is required that is not an officer/owner or spouse of an officer or owner.
Wrap with Kaiser Permanente or any other carrier in 2021?	Yes	No	Yes, will wrap with any other carrier	Yes	Yes with Kaiser - cannot be sold with another Cross Border option Plan	Yes	We can offer a Kaiser HMO plan alongside of our PPO plan with Underwriting approval.	Yes—wrapping permitted only with recognized Staff Model carriers. No plan limitations. Groups offering UnitedHealthcare and a staff model: Choice Simplified Package There must be at least 60% participation between the two carriers with 5 California employees enrolling with UnitedHealthcare, excluding COBRA participants. *A complete copy of the most recent billing statement from the staff model reflecting employee census and applications/waivers from any employees not reflected on the billing statement. Multi-Choice State Package There must be at least 60% participation with UnitedHealthcare, excluding COBRA participants. A complete copy of the most recent billing statement from the staff model reflecting employee census and applications/waivers from any employees not reflected in the billing statement.	Yes
If “yes,” any plan limitations?	Minimum of 1 EE must enroll in MEHP for Gold Plans; 3 EE's for Platinum Plans.		Minimum of 5 must enroll.	Minimum of 5 enrolled subscribers.	We require a total of 5 subscribers to enroll as the minimum participation.	SHP requires a minimum enrollment of two eligible employees, less valid waivers.			A minimum of 2 must enroll in WHA.