Word&Brown.

Carrier	What is considered a Valid Waiver?	
♥aetna	Spousal Group Coverage Parental Group Coverage Enrolling as dependent in the group health plan Individual Coverage Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
Anthem. BlueCross	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
blue 🗑 of california	Other Group Coverage Individual Coverage Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
CaliforniaChoice® Your Health. Your Choice.®	Other Group Coverage Enrolling as dependent in the group health plan Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
Health Net [®]	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
KAISER PERMANENTE®	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
UnitedHealthcare®	Other Group Coverage Individual Coverage Enrolling as a dependent in a group health plan through a different employer Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)

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

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