

HEALTH CARE REFORM - CARRIER SPECIFIC RATING CHANGES

	Aetna	Allstate Benefits	Anthem Blue Cross	Blue Shield of California	CalCPA Health	CaliforniaChoice®	Chinese Community Health Plan	Cigna + Oscar	E.D.I.S.	Health Net
Are new hires rated by their age at the time their group became effective or by their age at the time the new hire is added to the plan?	Members enrolling after the effective date or renewal date, the rates are based on the age of the person as of the effective date of coverage.	New hires would pay the same tiered rate as other employees. They are not charged a different rate based on their age.	New hires are rated by their age at the time the new hire is added to the plan.	At the age the new hire is added to the plan.	Yes—age as of the time the new hire is added to the plan.	New hires are rated by their age at the time they are added to the plan.	New hires are rated by their age at the time the new hire is added to the plan.	Age at time of enrollment/ effective date	Call your Word & Brown representative	Their age at the time of their group's effective date.
If employer is not in service area, are employees who live in service area eligible?	The group must be located within the product service area in order for employees to enroll on a plan.	A blended rate is provided to the group which incorporates all employees. If however the employer elects a different network for that service area, then another plan can be set up in which unique rates for that plan choice is provided	No	No	No, Employer must be in CA for group to have coverage. If employer is outside of CA, group cannot have coverage.	Call your Word & Brown representative	Yes	No	Call your Word & Brown representative	No Employee rates are based on group location. Group can only offer plans within their service area and employee can apply the live work rules. Live/ Work rule applies: employee must be within 30 miles of care at home OR at work.
If so, how are the employees who live in service area rated?					N/A		Rates are determined by using Employer's ZIP Code			
If employer is located in service area but employee does not live in the service area, is employee eligible?	The employee must live or work in the plan service area. Rates would be based on the employer ZIP Code.	Yes, employees who reside elsewhere in the country are eligible. There will be one set of rates provided to the group. The rates provided take into consideration the entire census	Employees who live outside California may only be eligible for PPO plans in the Statewide Prudent Buyer Network and Select PPO Network. Approved out-of-state employees will be charged an area-rate based on the location of the employer's place of business.	Yes Blue Shield uses the live or work rule. The employee would be rated based on the employer ZIP Code.	Yes, if employee lives outside of CA, they may have coverage. More than 50% of enrolled employees must reside in CA.	Call your Word & Brown representative	Yes	Yes, but only for Open Access Plus. Rates are based on employer headquarter location	Call your Word & Brown representative	Yes Employee rates are based on group location. Group can only offer plans within their service area and employee can apply the live work rules. Live/ Work rule applies: employee must be within 30 miles of care at home OR at work.
If so, how are the employees who do not live in service area rated?					Rates are determined by using the firm's ZIP Code.		Rates are determined by using Employer's ZIP Code			
How do you handle quoting employers with multi-county zips?	All rates are based on the employer's primary location.	We utilize the zip in which the main office is located	We do not allow multi-county ZIP Codes. One employer address. If an employer is in a multi-county ZIP code, once the ZIP code is entered, the county needs be entered. Anthem confirms the county by using the US Postal site: http://www.usps.com	Blue Shield uses the physical location of the group where the majority of the employees work to determine the rating region. We use a Geocoding software to determine the exact county for the address.	If the employee's ZIP Code spans multiple counties, use the county in which the employee resides. Same rules apply when using employer county to determine rating area for non-CA employees.	Call your Word & Brown representative	Rate is based on the physical location of the group.	Rates are based on employer's primary location; Employers must be based within Oscar's service area, rates are based on employer's location.	Call your Word & Brown representative	If an employer is in a multi-county ZIP code, Health Net will base their rates on the county their address resides. We confirm the county via US Postal site: http://www.usps.com .

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	Kaiser Permanente*	MediExcel Health Plan	Oscar	Sharp Health Plan	SIMNSA Health Plan	Sutter Health Plus	Total Benefit Solutions	United Healthcare	Western Health Advantage
Are new hires rated by their age at the time their group became effective or by their age at the time the new hire is added to the plan?	<i>A member's age as of the effective date of the group contract will be used for calculating rates. This age will be used for the full contract year and updated at renewal.</i>	<i>A member's age as of the effective date of the group contract will be used for calculating rates. This age will be used for the full contract year and updated at renewal.</i>	<i>Age at time of enrollment/ effective date</i>	<i>Age at the time of enrollment/ effective date</i>	<i>New hires are rated by the age at the time of enrollment.</i>	<i>New hire rates are based on the employee's age at the time of enrollment/ effective date</i>	<i>Access US is composite rated.</i>	<i>For ACA plans: Age at the time of enrollment/ effective date</i>	<i>New hires are rated by the age at the time of enrollment.</i>
If employer is not in service area, are employees who live in service area eligible?	<i>If your company is located in California, but outside of service area or outside of California, only employees residing in our service area will be eligible for coverage.</i>	No	No	<i>Employer must be in the service area, however when the group is large enough to offer two networks (6 plus employees enrolled), employees who reside/ live within the Premier service area can enroll on Premier. All others will need to enroll on the other network offered.</i>	No	Yes <i>SHP will base the rating on the highest percentage of employees in one region; If two or more regions have the same number of employees, SHP will use the region with the higher-priced rating.</i>	<i>Employees are covered in 49 states. Hawaii is the exception.</i>	<i>No, the Employer must be within the filed service area in order to quote/offer the product (based on Employer ZIP Code).</i>	Yes
If so, how are the employees who live in service area rated?	<i>Businesses located outside of California are assigned to rating area 4.</i>			<i>Employer ZIP Code</i>					<i>Employer ZIP code</i>
If employer is located in service area but employee does not live in the service area, is employee eligible?	<i>Only employees working or living in the service area are eligible to enroll</i>	<i>Yes - Employee's worksite location must be in San Diego County or Imperial County.</i>	<i>Yes, employees must live, work or reside in the service area to be eligible.</i>	<i>Only those working or living in service area are eligible to enroll</i>	Yes	<i>Employees must live, work, or reside within the SHP licensed service area to be eligible.</i>	<i>Yes. Pricing is based on employee location. If the employee resides in an area outside of our network, the employee uses the out of network benefit.</i>	<i>No, the employee is not eligible to enroll unless the live/work rule applies (PCP selected within a 30 mile radius of residential or primary workplace as outlined in the HMO EOC). All employees are rated from the Employer ZIP Code for all products.</i>	<i>Yes, if the member commutes to service area.</i>
If so, how are the employees who do not live in service area rated?	N/A	N/A			<i>SIMNSA uses a working rule, as long as they work out of San Diego or Imperial County they can enroll</i>	<i>Rates are based on the employer's ZIP code.</i>			<i>Rates are based on the employer's ZIP Code.</i>
How do you handle quoting employers with multi-county zips?	<i>If the business is located in California the rate is based on the physical address (ZIP Code and county) of the business. Groups outside California are assigned rating area 4.</i>	<i>Employer worksite location must be in San Diego or Imperial County.</i>	<i>Rates are based on employer's primary location if primary location is outside of Oscar's service area, rates are based on region where majority of employees work.</i>	<i>HMO rates based on San Diego location</i>	<i>Only those companies that are based out of San Diego or Imperial County will qualify.</i>	<i>Please call your Word & Brown representative</i>	<i>We take all ZIP Codes into account during the quoting process and as employees are added to the plan.</i>	<i>The Employer's address listed on the Group Application (ZIP Code of Headquarter location).</i>	<i>If location is in area, use that region. If all locations are out of area, contact WHA Sales.</i>

* 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.