



## ***New Hire Age Determination Rules by Carrier 2019 Small Group ACA Medical Plans***

<b>Age band determined by enrollee age at time of enrollment:</b>	
Aetna	Sharp
Anthem	Sutter Health Plus
Blue Shield	UnitedHealthcare
CaliforniaChoice	
<b>Age band determined by enrollee age on the effective (or renewal) date of the contract:</b>	
Covered California for Small Business	MediExcel (4/1/2019 and later)
Health Net	Oscar
Kaiser Permanente	Western Health Advantage
<b>Age band determined by enrollee age as of January 1st of contract year:</b>	
MediExcel (prior to 4/1/2019)	

*For all carriers, rates are recalculated on the contract anniversary; no mid-year age band changes*

The information above is subject to change. Updated 04/01/2019