



Stay up to date with Small Group

**California Small Groups -
Products and Services Updates for Q3 2019**

We are approaching the busiest time for small group business. Now is the time to take a closer look at what Aetna Small Group has to offer you and your clients. We'd like to highlight some important things to keep top of mind.

Rate Changes

Below are average rating changes for Southern and Northern California:

	Southern Rating Areas 15 - 19		Northern Rating Areas 1 - 14	
	<u>HMO</u>	<u>OAMC/EPO</u>	<u>HMO</u>	<u>OAMC/EPO</u>
Quarterly	-3%	3%	-1%	6.6%
Annual	-1.8%	1.2%	-1%	1.9%

Product Portfolio

- **New** plans added for third quarter OA Managed Choice POS Bronze 50/50 6800 Ded & OA Savings Plus Managed Choice POS Bronze 50/50 6800 Ded.

- Non-HSA plan with first dollar outpatient benefits:
 - Primary care visit
 - Lab services
 - Walk in clinics
 - Urgent care
 - Generic drugs

Plan is included in the broker toolkit and SBC/PDDs available on Producer World

Broker Bonus Program – July 2019 through December 2019

California brokers can earn up to \$100 per enrolled subscriber on new business sales with 1 - 100 eligible employees!

Medical New Business Bonus

Apps sold	Bonus per enrolled employee
1 – 74	\$50.00
75+	\$100.00

Sell 75 apps between July 2019 and December 2019:

75 apps x \$100 = \$7,500 bonus

Please refer to the attached flyer for complete details of the broker bonus program.

Underwriting Updates – Effective July 1, 2019

- Relaxed Quarterly Wage & Tax Statement requirement
 - No QWTS required for groups with 6 or more enrolling with prior employer group coverage
 - QWTS must be provided for:
 - 1 – 5 enrolled employees
 - 6 – 100 employees with:
 - no current health coverage
 - more than 10% of the employees are located outside California
 - more than 20% are COBRA/CalCOBRA enrollees
 - associated, affiliated, multiple companies
- More Time to Submit New Business
 - 1st of the month effective dates: **1st of the month**
 - 15th of the month effective dates: 5th of the month after the effective date
 - Groups received after the submission deadline will be moved to the next effective date
- Participation Guidelines
 - Aetna being the sole carrier: 60% participation
 - Groups offering other carrier's HMO must have at least **25%** participation and a minimum of five employees enrolling in an Aetna plan

- Valid Waivers include:
 - **Individual coverage on and off exchange**
 - Spousal group coverage
 - Parental group coverage
 - Medicare
 - Medi-Cal
 - Military coverage
- Re-Applying for Aetna Small Group Within 12 Months
 - A small employer can re-apply for coverage without waiting the 12 month period.
 - Group must be replacing other group coverage
 - Group must be in good standing and pay any premium balance due

The updated underwriting guidelines will be posted to Producer World shortly.

Renewing Business

Reminder: With the requirement to notify employees of plan changes well in advance of the renewal date - and to ensure timely enrollment of employees on their new plans and their ability to access updated benefits - we are requiring **employer plan change requests** for renewals to be submitted 10 days prior to the renewal date. **Employee plan changes** can be submitted through the month of the renewal.

*These deadlines are specific to California Small Group. Other states may have different timelines for submitting business.

**Visit Producer World for additional information
and materials to support your
California Small Group sales.**

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