

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> • Employer may offer up to five different Aetna plans • Enrollment is only required in one plan (the other plans may have zero enrollment) • The five plans offered include any Cobra and out of state plans to be offered
Anthem	<ul style="list-style-type: none"> • Group may select one PPO network and one HMO network (standard guideline). Through 12/15/2020 effective dates, two HMO networks may be offered (all HMO or PPO options may be offered within the metal tiers for the networks selected) • Not all network options are available though in all areas
Blue Shield	<ul style="list-style-type: none"> • The Blue Shield Off Exchange Package for Small Business or the Mirror Package is available for groups with 1 or more enrolled employees • Off Exchange Package: The Access+ HMO and Trio ACO HMO plans may be offered together, but the Local Access+ HMO plans can only be offered with the Trio HMO plans. May offer both the Full PPO and Tandem PPO networks • Mirror Package: Only the Trio ACO HMO and Full PPO Network plans are available • Employers place of business must be located within Blue Shield's HMO service area in order to offer the HMO plans within the package offered • Employees must live or work within the HMO plan's service area. Employers with employees who reside or work more than 6 months outside of California should consider a PPO plan • The Mirror Package cannot be offered alongside another carrier, and the plans in the Mirror Package cannot be offered with plans in the Off Exchange package
CalCPA Health	<ul style="list-style-type: none"> • Firm may mix and match their health plan offerings from CalCPA at their choosing • Call CalCPA plans, or any subset of plans, may be offered to employees and there is no minimum enrollment per plan
CaliforniaChoice	<ul style="list-style-type: none"> • Employer may offer all plans in one tier, all plan in two adjacent metal level tiers, or all plans in triple tier selection (Silver/Gold/Platinum or Bronze/Silver/Gold) • Effective 12/1/2020, new 4 tier Total Choice Option will be available allowing employers to offer plans in all four metal tiers • Full and limited networks may be offered together within the metal tier
Covered California for Small Business	<ul style="list-style-type: none"> • Employer may offer all plans in one metal level tier or in two adjacent metal level tiers
Health Net	<ul style="list-style-type: none"> • Enhanced Choice A package allows groups of 2 or more to mix and match all plans within the following networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Mas, CommunityCare HMO, PureCare HSP and Full Network PPO (excludes all plans in the EnhancedCare PPO network) • Enhanced Choice B package allows groups of 2 or more to mix and match all plans within the following networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Mas, CommunityCare HMO, PureCare HSP, EnhancedCare PPO and Full Network PPO Bronze
Kaiser Permanente	<ul style="list-style-type: none"> • Groups of 1 to 5 enrolled employees may offer up to three Kaiser plans • Groups with 6+ enrolled employees can offer a choice of one or more Kaiser plans • Only one PPO plan may be offered in multiple plan options
MediExcel	<ul style="list-style-type: none"> • Groups may offer any combination of two plans
Sharp	<ul style="list-style-type: none"> • Groups with 1-5 enrolled employee may offer two plans on one network • Groups with 6+ enrolled employees may offer six plans on each of two networks maximum • Dual plan and network options available • Southern Riverside groups must offer the Choice network and have the option of also offering the Value network • To offer HMO/PPO plans, the group must enroll at least ten active subscribers and no more than 15% may enroll on a PPO product • The Premier network is only allowed when all PPO membership is out-of-area
UnitedHealthcare	<ul style="list-style-type: none"> • Groups with 1 to 100 active employees may select all plans in the package chosen • If they select all plans, then they may only have a 1st of the month effective date

Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates. RBG assumes no responsibility for any errors, omissions or damages that may arise from the use of this information.