

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> • Employer may offer up to 10 different Aetna plans • Enrollment is only required in one plan (the other plans may have zero enrollment) • The 10 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) <p>Through 9/2024 effective dates :</p> <ul style="list-style-type: none"> • Both PPO network options may be offered with any 2 HMO networks, OR • The Select HMO, Priority Select HMO and Vivity HMO may be offered with both PPO networks (excludes CaliforniaCare HMO) • All HMO or PPO options may be offered within the metal tiers for the networks selected. Not all network options are available 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 <ul style="list-style-type: none"> • 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
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, in two adjacent metal level tiers, in three adjacent metal level tiers, or total choice of all four metal level tiers • Full and limited networks may be offered together within the metal tier
Cigna + Oscar	<ul style="list-style-type: none"> • Employer may offer up to four Cigna + Oscar plans with no restrictions on the combination of plan options including metal tier or networks (LocalPlus or Open Access Plus) • LocalPlus is only available to employees who reside within a LocalPlus service area • All eligible employees have access to the Open Access plans
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 • Employer may offer all plans in one metal tier, or all plans in two, three or four contiguous metal tiers
Health Net	<ul style="list-style-type: none"> • Enhanced Choice package can be offered to groups of 2 or more employees to mix and match all plans within the following networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Mas, CommunityCare HMO, and Full Network PPO
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 with 5 + enrolled employees may offer any 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/POS plans, the group must enroll at least 10 active employees and not more than 15% POS participation will be allowed (rounded up). POS plan can be offered with any Sharp HMO network
Sutter Health Plus	<ul style="list-style-type: none"> • Groups may offer any combination of up to 3 plans, and may offer a 4th plan with underwriting approval
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.
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