

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> Majority of the employees (51% or more) in the group must reside in California Employees who live/work in an out of state network area will receive California rates & products Out-of-state employees who live in an area with an OA Managed Choice POS network must enroll in the California OA Managed Choice plan Out-of-state employees who do not reside in an OA Managed Choice POS or Open Choice PPO network area will have no coverage available HMO plans are not allowed for employees located outside of the CA HMO service area. Dependents enrolled on an HMO plan have coverage for emergency services only outside of the CA HMO service area
Anthem	<ul style="list-style-type: none"> Majority of the employees (51% or more) in the group must be working in California Employees must reside within the 48 contiguous states, Alaska, Puerto Rico or US Virgin Islands Those employees not in California may be written on a PPO plan and receive the PPO benefits when using BlueCard providers in their area
Blue Shield	<ul style="list-style-type: none"> At least 51% of the employees (full time & full time equivalent) in the group must be employed in California Those employees not in California may be written on a PPO plan and receive the PPO benefits when using BlueCard providers in their area Employees who live or work more than 6 months outside of California should enroll on a PPO plan If a group has employees outside of California, in most cases Blue Shield will require a copy of their latest, full payroll register in addition to all regular enrollment material for groups
CalCPA Health	<ul style="list-style-type: none"> More than 50% of the group's enrolled employees must reside in California Those employees not in California must enroll on a PPO plan and receive the PPO benefits when using Anthem BlueCard providers in their area
CaliforniaChoice	<ul style="list-style-type: none"> Group must have 51% of their eligible employees residing in California Home office (principal executive office) must be located in California Those employees who are not in a California service area may be written on a PPO plan if they are in an Anthem PPO service area
Covered California for Small Business	<ul style="list-style-type: none"> A majority (51% or more) of a group's employees must be employed within California at a California worksite Out of state employee rates and plan availability are based on the employer's principal business location Blue Shield PPO (all metal tiers) is available to out of state employees Employer may participate in multiple SHOPS if the employer offers coverage to employees whose primary worksite is in the SHOP service area. Plan availability and rates in this case is based on the California worksite address where the majority of the employees work
Health Net	<ul style="list-style-type: none"> The majority (51% or more) of the eligible and enrolling employees must be employed within the California service area Out of state PPO product is available to employees outside of the California service area who are within the out of state PPO area A maximum of 49% of the group's eligible and enrolled population may be written on the OOS PPO product
Kaiser Permanente	<ul style="list-style-type: none"> If a company has out of state employees, a maximum of 30% of the overall enrolled employees can be out of state on a PPO product and the group may only offer one PPO plan
MediExcel	<ul style="list-style-type: none"> Group must either be headquartered in San Diego or Imperial County or have a location in San Diego or Imperial county to enroll with MediExcel Out of state employees are not eligible for coverage Only employees reporting to work within the San Diego or Imperial county would be eligible for coverage
Sharp	<ul style="list-style-type: none"> Out of state employees only can be covered on a PPO plan only No more than 15% of the group can be on a PPO product
UnitedHealthcare	<ul style="list-style-type: none"> The majority (51% or more) of all eligible employees must be employed in California to be written and rated in California If no majority exists in one state, then the base location is the state where the plurality or most of the enrolling employees are employed If no majority or plurality exists, then the final step would be to use the primary business location where the company is headquartered to determine the base location Primary business location is where the business has filed their Articles of Incorporation Base location for the business must be actual physical employer location (not employees working from home)

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