

Participation Guidelines

Sole Carrier and Alongside Another Carrier/s



Carrier	Sole Carrier	Alongside Another Carrier/s
Aetna	<p>All Group Sizes: 60% Excludes valid waivers. Rounding down.</p> <p>Group size: 6+ enrolled with prior coverage. Provide copy of prior carrier bill. Payroll required for employees enrolling or waiving not appearing on prior carrier bill. Additional validation may be requested upon underwriting review.</p> <p>Excludes & not eligible: Virgin Groups</p> <p>IFP is a valid waiver.</p>	<p>Group offering another carrier's HMO plan: 25% with minimum 5 enrolled with Aetna.</p>
Anthem	<p>Through 12/15/19: Group Size 1-4: 65% Group Size 5+: 25%</p> <p>Applies to Medical, Dental & Vision</p> <p>IFP is a valid waiver.</p>	<p>As long as Anthem receives their required participation, other offered PPO & HMO plans with another carrier can be written. (if Kaiser enrolled = invalid waiver). (if enrolled with same employer on another group policy = invalid waiver).</p>
Blue Shield	<p>Mirrored plans: 70% Off Exchange plans: 65%</p> <p>Relaxed Participation Program: Off Exchange plans (5+ enrolling & minimum 25% (through 12/31/19).</p> <p>Trio Only plans: 0% with 1 enrolled</p> <p>IFP is a valid waiver.</p>	<p>1 carrier's HMO or PPO can be offered alongside Blue Shield when using Relaxed or Trio participation programs. 1 carrier's HMO can be offered alongside Blue Shield when using regular participation programs.</p> <p>Not Eligible: Mirrored Packages Not Eligible: Health Exchanges</p> <p>MediExcel & SIMNSA can be written alongside as a third carrier option but participation must be equal to the greater of 5 enrolled or 50% of total # of enrolled employees. (Kaiser enrolled = invalid waiver).</p> <p>For dental, vision & life, Blue Shield must be the sole carrier.</p>
CalCPA Health	<p>If employer contribution is 100% - all eligible employees required to enroll.</p> <p>If employer contribution is <100%, minimum 75% required to enroll.</p> <p>IFP is a valid waiver.</p>	<p>If 1 employee joins the program, a firm is eligible then to enroll in CalCPA Health. All other eligible employees may waive or enroll with Kaiser if offered alongside CalCPA.</p>
CaliforniaChoice	<p>Employees Eligible 1-2: 100% Employee Eligible 3+: 70%</p> <p>IFP is not a valid waiver.</p>	<p>Cannot be offered or written alongside another carrier</p>

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Covered California for Small Business	<p>All Group Sizes: 70% Excludes valid waivers.</p> <p>IFP on or off Exchange is not a valid waiver.</p>	<p>Yes, as long as Covered California receives their required participation.</p> <p>SIMNSA and MediExcel not eligible. Employee must reside in California.</p>
Health Net	<p>HMO Only: 6+ subscribers enrolling: 0% participation - No SQWR, no Waivers, no Attestation form. Cobra doesn't count.</p> <p>Enhanced Choice "A" package: Group size 1-5: 66% 6+ eligible and 50%</p> <p>Enhanced Choice "B" package: Group size 1-5: 66% 6+ eligible and 35%</p> <p>Salud Package: 2 enrolled and 0% participation through 12/31/19. Yes, need SQWR, but no waivers and no Attestation form.</p> <p>IFP is a valid waiver.</p>	<p>As long as Health Net receives their required participation, other offered PPO and HMO plans with another carrier can be offered.</p> <p>Kaiser or MediExcel = invalid waiver.</p>
Kaiser Permanente	<p>Eligible employees required to be covered by a group plan: 50%</p> <p>IFP is not a valid waiver.</p>	<p>Minimum 1 enrolled and can be W2 employee, owner or spouse of owner.</p>
MediExcel	<p>Gold Mirror Plan: 1 enrolled PF, P20 & PM Plans: 3 enrolled</p> <p>*Minimum 1 eligible W2 employee must enroll & cannot be an owner or spouse/ domestic partner of an owner.</p> <p>IFP is a valid waiver.</p>	<p>Same as sole carrier participation As long as participation is met, any plans with other carriers can be offered</p>
Sharp	<p>All Group Sizes: 60% Excludes valid waivers</p> <p>IFP is not a valid waiver.</p>	<p>HMO: Minimum 5 enrolled. PPO product cannot be written alongside another carrier. Cross Border plans are a valid waiver and not considered a wrap. Cannot be written alongside an Exchange.</p>

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UnitedHealthcare	<p>All Group Sizes: 60%</p> <p>Excludes valid waivers</p> <p>IFP is a valid waiver.</p>	<p>Choice Simplified Package may be offered alongside 2 staff model carriers: 60% participation between both of the carriers & with 5 California employees enrolled with UHC.</p> <p>Multi-Choice State package may be offered alongside 2 staff model carriers: 60% participation required with UHC.</p>

*Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and updates.
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