

# Participation Guidelines

## Sole Carrier and Alongside Another Carrier(s)



Carrier	Guideline
<b>Aetna</b>	<p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Groups with 5 or more enrolled employees: 25%; excluding valid waivers (<i>Guideline made permanent 5/2023</i>)</li> <li>Groups with 4 or less enrolled employees: 60%; excluding valid waivers</li> <li>If 100% employer paid then 100% participation is required; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>25% with a minimum of 5 or more enrolled CA employees on an Aetna plan when written alongside one other carrier HMO or PPO (under relaxed participation promotion). Aetna will <u>not</u> wrap with another EPO carrier</li> <li>For groups of 4 or less CA enrolled employees, 60% participation with an Aetna plan required</li> <li>Participation with another carrier is not considered a valid waiver</li> </ul>
<b>Anthem</b>	<p><b>Relaxed Participation (available through 9/2024 effective dates - supersedes standard participation)</b></p> <ul style="list-style-type: none"> <li>Groups with 4 or less enrolled employees: 65%; excluding valid waivers</li> <li>Groups with 5 or more enrolled employees: 25%; excluding valid waivers</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Groups with 1 - 14 eligible employees: 70%; excluding valid waivers</li> <li>Groups with 15 or more eligible employees: 50%; excluding valid waivers</li> <li>If 100% employer paid then 100% participation is required; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Anthem may be written with another carrier HMO, EPO or PPO plans as long as regular participation is met.</li> <li>Under the relaxed participation guideline, this would be the greater of 25% of the eligible employees or 5 enrolled lives</li> <li>Coverage under the same employer's other group plan or through Kaiser or MediExcel are not considered valid waivers</li> </ul>
<b>Blue Shield</b>	<p><b>Relaxed Participation (available through 12/2024 effective dates - supersedes standard participation)</b></p> <ul style="list-style-type: none"> <li>OffEx and Mirror Package: 25% with a minimum of 5 enrolled employees; excluding valid waivers</li> <li>If 100% Employer paid then 100% participation required; excluding waivers for group coverage with another employer group</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>OffEx &amp; Mirror Package: 65%; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>OffEx and Mirror <u>standard</u> participation with another carrier's HMO only (plus MediExcel or SIMNSA): 65% between all carriers plus the greater of 5 enrolled or 50% on Blue Shield.</li> <li>Under <u>relaxed</u> participation rules, OffEx or Mirror package may be written with 25% participation for 5+ enrolled employees on a Blue Shield plan with one other carrier's HMO or PPO plans or with another carrier's HMO or PPO plans <u>and</u> MediExcel or SIMNSA (but not Cigna + Oscar)</li> <li>OffEx and Mirror plans cannot be written alongside another EPO carrier</li> <li>Mirror plans cannot be written alongside OffEx plans</li> </ul>
<b>CalCPA Health</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>All Group Sizes: 75%; excluding valid waivers</li> <li>If 100% employer paid then 100% participation is required; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>CalCPA can wrap alongside Kaiser or Sharp HMO only (no EPO or PPO plans) with one employee enrolled on a CalCPA plan</li> </ul>
<b>CaliforniaChoice</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Groups with 1 - 2 eligible employees: 100%</li> <li>Groups with 3 or more eligible employees: 70%; excluding valid waivers (not rounded up or down)</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>CalChoice cannot be offered alongside another carrier</li> </ul>
<b>Cigna + Oscar</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>All Group Sizes: 60%; excluding valid waivers</li> <li>If 100% employer paid then 100% participation is required; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Cigna + Oscar may be written alongside another carrier as long as 60% of the eligible employees enroll in a plan offered by the employer and at least three eligible employees enroll with Cigna + Oscar</li> </ul>
<b>Covered California for Small Business</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>All Group Sizes: 70%; excluding valid waivers</li> <li>If 100% employer paid then 100% participation is required; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>CCSB may be written alongside another carrier as long as 70% of the eligible employees enroll in a valid plan, excluding those with other valid coverage (coverage through client's other group insurance carrier <u>is</u> considered valid)</li> </ul>

# Participation Guidelines

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Carrier	Guideline
<b>Health Net</b>	<p><b>Relaxed Participation (available through 9/2024 effective dates - supersedes standard participation)</b></p> <ul style="list-style-type: none"> <li>Enhanced Choice Package: 5 - 100 eligible employees, greater of 25% participation or 5 active enrolling employees; no DE9C or prior carrier bill required; waivers required for all employees declining coverage. Employees enrolled on another carrier plan through the same employer now do not count against participation</li> <li>Sell HMO with 6: Select any plans from Health Nets' HMO networks; no DE9C, participation attestation, prior carrier bill or waivers required (only when not paired with life or employer paid dental/vision); minimum of 6 enrolled employees required</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Enhanced Choice Package: 70% for groups of 1-4 enrolling employees, 25% for 5 - 100 enrolling employees</li> <li>Excludes valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Health Net may be written alongside another carrier HMO, PPO or EPO as long as minimum participation is met</li> </ul>
<b>Kaiser Permanente</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>All Group Sizes: At least 50% of all eligible employees must enroll in a group health plan sponsored by the employer (either Kaiser or other group carrier)</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Kaiser may be offered alongside another carrier HMO, PPO or EPO. Standard participation rules apply</li> </ul>
<b>MediExcel</b>	<p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>P5 and P10 plans: Minimum of 3 enrolled employees</li> <li>Platinum 90 and Gold 80 HMO plans: Minimum of 1 enrolled employee</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>MediExcel may be sold alongside any U.S. carrier or cross border carrier (HMO, PPO or EPO plans); standard participation guidelines apply (relaxed participation applies to PM Platinum plan only)</li> </ul>
<b>Sharp</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Groups with 1 - 4 enrolled employees: 60%; excluding valid waivers (which include cross border plan enrollees)</li> <li>Groups with 5+ enrolled employees: 25%; excluding valid waivers (which include cross border plan enrollees)</li> <li>To offer a POS plan, group must have at least 10 active enrolled employees, and no more than 15% POS participation allowed (in and out of area), rounded up</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Sharp can be written alongside another carrier's HMO, PPO or EPO plans with a minimum of five enrolled employees</li> <li>Sharp written with MediExcel &amp; SIMNSA, minimum # enrolled is waived (cross border plans are a valid waiver)</li> <li>Sharp cannot be offered alongside a private or public exchange, and a POS plan cannot be offered alongside another carrier</li> </ul>
<b>Sutter Health Plus</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>All Group Sizes: 50%; excluding valid waivers</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Sutter Health Plan (SHP) can wrap alongside another carrier's HMO, PPO or EPO plans with at least 2 eligible employees enrolled in an SHP plan</li> </ul>
<b>UnitedHealthcare</b>	<p><b>Relaxed Participation</b></p> <ul style="list-style-type: none"> <li>None</li> </ul> <p><b>Standard Participation</b></p> <ul style="list-style-type: none"> <li>Groups with 1 - 4 enrolled employees: 60%; excluding valid waivers and COBRA participants</li> <li>Groups with 5 or more enrolled employees: 25%; excluding valid waivers and COBRA participants</li> </ul> <p><b>Alongside Another Carrier</b></p> <ul style="list-style-type: none"> <li>Choice Simplified Package may be offered alongside two staff model carriers with 25% participation between participating carriers &amp; 5 California employees must enroll with UHC (excluding COBRA participants)</li> <li>Multi-Choice State package may be offered alongside two staff model carriers with 25% participation required on UHC plans (excluding COBRA participants)</li> <li>Groups using a PEO for payroll purposes only may be sold alongside a staff model HMO carrier</li> <li>Staff model carriers are Chinese Community Health Plan, Kaiser, MediExcel, Sharp, SIMNSA, Sutter &amp; Western Health Advantage (cannot be written with CalChoice, CoveredCA or Cigna + Oscar)</li> </ul>

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