

Carrier	Guideline
<b>Aetna</b>	Through July 31, 2020, Aetna will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date. Employees will be allowed to move to the lower cost plan. If group only offers one plan, they can add a downgraded plan as a second option. Employers should consult with their own benefits advisors about the implications.
<b>Anthem</b>	Small Group ACA groups can add one new plan design off-cycle as long as the new plan is less expensive than the least expensive plan currently offered. Employers must notify Anthem by May 31, 2020 for a future off-cycle buy down effective date that is no later than July 1, 2020. Anthem will implement the off-cycle buy down within a minimum of 10 business days. The group will keep their current renewal date. Anthem will allow currently covered employees to switch to a lower priced option if one is offered. This is not considered to be an open enrollment. This option is available for a May 1, 2020 or June 1, 2020 effective date.
<b>Blue Shield of California</b>	In response to COVID-19, Blue Shield of CA will allow a one-time buy-down plan change off-cycle for employers and employees to adjust their health plan selection to meet their current needs. If Blue Shield receives the plan change request between 6/1/2020 and 6/30/2020 his effective date would be 7/1/2020.
<b>CalCPA Health</b>	CalCPA will consider mid-year plan changes on a case-by-case basis. Please send your request via email only to: calcpahealth@calcpahealth.com. Explain in the email why plan change wasn't requested at last renewal.
<b>CaliforniaChoice</b>	<p>Employers may make a one-time 'mid plan year' change to their contribution or plan to reduce their premiums and maintain coverage for the balance of the contract year. Employees then may make a one-time 'mid plan year' change to downgrade from the current plan they are on to a lower cost plan as long as they remain with the same Health Plan {carrier}. Downgrade example: Employer on Silver/Gold can downgrade to Bronze/Silver. Employer on Silver/Gold/Platinum can downgrade to Bronze/Silver. Documents needed:</p> <ul style="list-style-type: none"> <li>• Employer Change Form (use last renewal date for applicable form)</li> <li>• Employee Change Form (use last renewal date for applicable form)</li> </ul> <p>Currently CalChoice is only allowing for a 5-1-20 effective date. Employer and Employee Change forms must be received by CalChoice no later than 4-30-20. Submit to gpc@choiceadmin.com. CalChoice will review employer plan downgrade requests submitted after 4-30 on an exception basis for a 5-1-20 or 6-1-20 effective date</p> <p>Currently enrolled employees can request an off anniversary plan downgrade. Latest effective date as it stands today is 6/1/20. Apps are made effective FOM following receipt of the employee change form (use the version from the last renewal). Plan downgrade can only be made within the same carrier and can be:</p> <ul style="list-style-type: none"> <li>• HMO to HMO</li> <li>• PPO to PPO</li> <li>• PPO to HMO</li> <li>• Cannot be HMO to PPO</li> </ul>
<b>Covered California for Small Business</b>	CCSB will consider mid-year plan changes on a case-by-case basis. *Awaiting CCSB official formal guidance on this.
<b>Health Net</b>	No special off renewal downgrades available at the present time. General Agent or Broker can submit a request to downgrade to the Client Services Manager via email regarding the financial hardship. Underwriting will review the request for the exception.
<b>Kaiser Permanente</b>	<p>Small group employers may make a one-time, 'mid-plan year' change to downgrade from the current plan they are on to lower cost plan to reduce the premiums and maintain coverage for the balance of the contract year under the below parameters. The restrictions, limitations and guardrails are:</p> <ul style="list-style-type: none"> <li>• There must be a full plan transition and all medical coverage options must make similar changes</li> <li>• Customer can only downgrade to a KP Standard Plan; specific benefit customization is not allowed</li> <li>• You cannot move to/from KFHP and KPIC plans, Kaiser cannot cross accumulate between legal entities</li> <li>• Plan changes must be made by a 5-1-20 effective date</li> <li>• Accumulation credit to new plan deductibles and OOP maximums can be supported with the following exceptions/limitations: <ul style="list-style-type: none"> <li>• Customer must keep their same Group ID when changing plans mid-accumulation</li> <li>• Customer must remain under the same line of business (Small Group)</li> </ul> </li> <li>• Groups cannot change plans multiple times within an accumulation period, group cannot make multiple plan changes the same plan year</li> <li>• No automated accumulation credit when member stays in same group but moves one region to another</li> </ul>
<b>MediExcel Health Plan</b>	Effective 4/1/2020, employer groups can downgrade their existing plan off renewal, regardless if offering one plan or multiple plans. An Employer Application is required and Employee Application if offering multiple plans. Applications should be sent to applications@mediexcel.com. Special Enrollment Period is 3/25/20 - 4/10/20 for a 4/1/20 effective date.

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<p><b>Sharp</b></p>	<p>Through May 31, 2020, Sharp Health Plan will allow groups to downgrade their medical benefits to a single benefit plan (one time only). The group's effective date will not change. Sharp Health Plan will not allow members to change plans mid-year. Sharp Health Plan will not allow members to change plans mid-year.</p>												
<p><b>Sutter Health Plus</b></p>	<p>An off anniversary downgrade request is an exception request subject to underwriting review. However, the preferred method of changing plan(s) off renewal is to request an exception to early renew and change the renewal date. If approved:</p> <ul style="list-style-type: none"> <li>• The group would be subject to the rates/ benefits of the new renewal date.</li> <li>• A revised renewal letter is not generated.</li> <li>• If the group offers multiple plans, the group can submit a list of current enrollees to designate plan elections. New enrollments, enrollment cancellations and changes to dependents cannot be reported in that list. Both types of exception requests can be requested via a group email to the Account Manager. Requests should be submitted prior to the requested effective date and can take several days for review. The Account Manager for Small Business is Stacey Clapsaddle at <a href="mailto:ClapsaS@sutterhealth.org">ClapsaS@sutterhealth.org</a></li> </ul>												
<p><b>UnitedHealthcare</b></p>	<p>For groups offering a single plan design: UHC will allow a one time, mid-year plan change to a leaner plan design. Between March 23rd and May 31st, employers have one chance to buy down their benefit plan. For groups offering multiple plan designs, UHC will allow the group to add an additional lean plan design and conduct a Special Open Enrollment. Between March 23rd and May 31st, UHC will not impose any fully insured policy limitations on employer/plan sponsors who want to:</p> <ul style="list-style-type: none"> <li>• Allow new enrollees (i.e. eligible individuals that previously declined group coverage during open enrollment) the opportunity to enroll in any plan option available under the employer/plan sponsor's benefit offerings, and/or</li> <li>• Allow existing enrollees (i.e. those who are currently enrolled in a benefit offering) the opportunity to change their prior election and enroll in a newly added leaner plan design.</li> </ul> <p>An off anniversary downgrade request does not change the group's renewal date. The new plan will become effective between April 1 – June 1, depending on timing of plan change request. Follow standard off-cycle plan change process.</p> <p>Key effective dates for groups deciding to move to a leaner plan:</p> <table border="1" data-bbox="516 1052 1398 1161"> <thead> <tr> <th>Plan change Effective Date</th> <th>Group Buy-down Decision Date</th> <th>Enroll by Date</th> </tr> </thead> <tbody> <tr> <td>4/1 Effective Date</td> <td>Through 4/13</td> <td>4/13</td> </tr> <tr> <td>5/1 Effective Date</td> <td>4/14 to 5/14</td> <td>5/14</td> </tr> <tr> <td>6/1 Effective Date</td> <td>5/15 to 5/31</td> <td>6/8</td> </tr> </tbody> </table>	Plan change Effective Date	Group Buy-down Decision Date	Enroll by Date	4/1 Effective Date	Through 4/13	4/13	5/1 Effective Date	4/14 to 5/14	5/14	6/1 Effective Date	5/15 to 5/31	6/8
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<p><b>Western Health Advantage</b></p>	<p>An off anniversary downgrade request is an exception subject to underwriting review. Reach out to your Account Manager with either an email from the group or a signed letter of request from the group. The request should be submitted at least 2 weeks before the requested effective date. If you do not know who your Account Manager is, email <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> and your email will be redirected to the assigned Account Manager. The exception request should include: Group name, Group number, verbiage that this is an exception request for an off anniversary plan change due to COVID-19.</p>												

*Data provided here is for informational purposes only.*

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