




PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
	<p>Participation for medical contributory plans Promotions through September 30, 2022 1-4 enrolled: 60% participation 5-100 enrolled: 25% participation</p> <p>Participation Promotion (Q3 '21 through Q1 '22 promotion) Aetna relaxed its participation guidelines through Sept. 2022.</p> <ul style="list-style-type: none"> Small groups enrolling 5-100 employees can now meet 25% participation. Standard 60% participation applies to groups enrolling less than 5. <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>	<p>1-4 enrolling: 60% participation for 4 or less CA enrolled employees</p> <p>5+ enrolling: 25% participation and a minimum of 5 or more CA employees enrolling in Aetna plan</p> <p>Groups offering another carrier's HMO must have a minimum of 5 employees and 25% participation in an Aetna plan.</p> <p>Employees covered by the same employer on another group policy are not considered a valid waiver.</p>
	<p>Participation for medical contributory plans</p> <ul style="list-style-type: none"> 1-14 enrolling: 70% participation 15+ enrolling: 50% participation <p>Anthem may conduct periodic audits to confirm participation levels.</p> <p>Participation Promotion Through 12/31/22 25% participation for groups with 5 or more enrolled subscribers. 65% participation for groups with 4 or less enrolled subscribers</p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>	<p>An owner of multiple entities will not be considered a valid waiver if the owner is declining due to coverage under another entity in which he/she holds ownership.</p> <p>Dual coverage by the same employer would not be considered a valid waiver.</p> <p>Another carrier's HMO or PPO plans can be sold alongside Anthem so long as Anthem receives the required participation.</p> <p>Relaxed Participation Promotion Through 12/31/22 Subscribers. 65% participation for groups with 4 or less enrolled subscribers</p>
	<p>Mirror plans</p> <ul style="list-style-type: none"> 70% participation <p>Off-exchange plan promotion through 12/31/22:</p> <ul style="list-style-type: none"> 1-4 enrolling: 65% participation 5+ enrolling: 25% participation <p>Includes Medical, Dental, Vision, and Life</p> <p>The promotion also waives participation requirements for Trio and Tandem PPO plans (minimum 1 enrolling).</p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed..</i></p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>	<p>Mirror plans Cannot offer Mirror plans alongside other carriers.</p> <p>Off-exchange plans If Blue Shield is offered alongside another carrier (Promotion through December 31, 2022)</p> <p>Relaxed Participation Guidelines: 1-4 enrolled: 65% participation 5+ enrolled: 25% participation</p> <p>Blue Shield must also be sole carrier when offering Dental, Vision, and Life products.</p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>
	<ul style="list-style-type: none"> 1-2 enrolling: 100% participation 3-100 enrolling: 70% participation <p>51% of eligible employees must reside in California</p>	<p>Cannot write alongside other carriers.</p>
	<p>If the employer contribution is less than 100%, 75% participation is required.</p> <p>Employees who waive coverage on the grounds that they have other medical coverage, including Kaiser, are not counted as eligible employees.</p>	<p>May offer CalCPA Health plans alongside Kaiser.</p> <p>Firms may enroll in CalCPA with one eligible employee if all other employees enroll with Kaiser or have another valid waiver.</p>
	<p>70% participation for all group sizes</p>	<p>May sell another carrier alongside CoveredCalifornia so long as 70% of eligible employees enroll with CoveredCalifornia.</p>



*100% employee participation required with 100% employer contribution
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Carrier	Standalone	Alongside Another Carrier
	<p>Promotion through 12/31/22</p> <p>Enhanced Choice A & B (available through 12/31/22):</p> <p>1-4 enrolled: 70% participation</p> <p>5+enrolled: 25% participation</p> <p>Sell HMO with 6 (available through 12/31/22):</p> <p>6+ enrolled: No minimum participation</p> <p>For Enhanced Choice A and Enhanced Choice B promo, all eligible employees declining coverage must provide a waiver including those enrolling with another carrier.</p> <p>Note: Information is subject to change and carriers can request additional documents as needed.</p>	<p>May sell another carrier alongside Health Net so long as Health Net participation requirements are met.</p> <p>Promotion through 12/31/22</p> <p>Enhanced Choice A & B (available through 12/31/22):</p> <p>1-4 enrolled: 70% participation</p> <p>5+enrolled: 25% participation</p> <p>Sell HMO with 6 (available through 12/31/22):</p> <p>6+ enrolled: No minimum participation</p> <p>Salud (2 active subscribers)</p> <p>Mix and match any plans with the Salud HMO y Más network</p> <p>HMO (6+ active subscribers)</p> <p>No DE9C, attestation, prior carrier bill, nor waivers required.</p> <p>Mix and match any plans from the HMO networks + Full Network PPO Bronze</p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>
	<p>At least 1 eligible employee must enroll.</p> <ul style="list-style-type: none"> 1-100 enrolling: 50% participation 	<p>With PPO offering, Kaiser must be the sole carrier for medical coverage.</p> <p>Only one PPO plan may be offered in Multiple Plan Options (when offering other Kaiser Permanente Plans)</p> <p>May write alongside another carrier so long as 50% of eligible employees are enrolled in a valid health plan</p>
	<p>As sole carrier</p> <ul style="list-style-type: none"> GM plan: 1 eligible employee PM, P5, and P20 plans: 3 eligible employees minimum 	<p>Alongside other carriers</p> <ul style="list-style-type: none"> GM plan: 1 eligible employee PM, P5, and P20 plans: 3 eligible employees minimum <p>May sell alongside any CA HMO, PPO, and/or cross-border carrier so long as MediExcel's participation requirement is met.</p>
	<p>Participation Requirements</p> <p>Groups must ensure employee participation requirements are met at the time the group initially enrolls and each year upon renewal.</p> <p>Noncontributory (employer pays all): 100% participation</p> <p>Contributory (employer pays less than all): 60% participation</p> <p><i>Note: Information is subject to change and carriers can request additional documents as needed.</i></p>	<p>Split Carrier Participation Rules</p> <p>3+ enrolled: 60% overall participation</p> <p>Oscar can be written alongside any other carrier, and any plan type – HMO, PPO, or EPO.</p> <p>Groups with CaliforniaChoice and Covered California for Small Business are not eligible for this promotion.</p>
	<p>HMO</p> <p>1-4 subscribers: 60% participation</p>	<p>60% of eligible W-2 employees AND a minimum of 5 enrolled with Sharp.</p> <p>Will not wrap alongside private or public exchanges.</p> <p>Sharp Health Plan partnership PPO product is not available alongside another carrier.</p>

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PARTICIPATION & ALONGSIDE GUIDELINES (CONTINUED)

	<p>At least 5 employees enrolling</p>	<p>Multiple carriers may be offered alongside with SIMNSA as the only option across the border.</p>
	<p>At least 60% participation required, excluding COBRA participants.</p>	<p>May write alongside 2 other carriers which must be staff-model carriers. This includes Chinese Community Health Plan, Kaiser, MediExcel, Sharp, SIMSA, Sutter and Western Health Advantage. May not write alongside California Choice or Covered California.</p> <p>UHC Choice Simplified Package with a staff model: 60% participation between carriers with 5 CA employees enrolling with UHC.</p> <p>UHC Multi-Choice® State Package with a staff model: 60% participation with UHC</p>

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