

Small Group "FULLY-INSURED" Carrier Grid

	AETNA (Fully-Insured)	ANTHEM (Fully-Insured)	MMO (Fully-Insured)	UHC (Fully-Insured)
Rev 4/18				
Small group size (min-max) is	1-50	1-50	2-50	1-50
Effective dates available	1st or 15th	1st of the month	any day of the month	1st or 15th
Cut off date for submitting new group	1st of the month effective date must be received by the 10th of the prior month. 15th of the month effective date must be received by the 25th of the prior month.	Prior to effective date	Prior to effective date	Prior to effective date
Need copy check at submission	no	yes	yes	yes; EFT required if 3 or less enrolling
Submit licensing w/1st group	yes	Prior to first group	Prior to first group	Prior to first group
Chamber discount	no	yes (1.4 percent)	no	no
Definition of 1 person group	Groups with more than one valid employee and other are valid waiver.	Groups with more than one valid employee and other are valid waiver.	N/A	Groups with more than one valid employee and other are valid waiver. (Cant be Owner only)
Husband & wife only accepted	no	only if a C Corp and both are W2 employees	no	no
New start up businesses accepted	yes, with proper tax docs; the business cannot be formed solely for the purpose of obtaining health coverage	yes, but with legal documents to show incorporation and at least two weeks payroll in no wage and tax	yes, but legal documents to show incorp & notarized affidavit	2 week payroll required
POS	yes	no	no	no
HMO	no	no	no	Navigate
PPO	yes	yes	yes	yes
HSA/HRA compatible	HSA compatible only	HSA compatible only	HSA compatible only	HSA compatible only
Dual option	yes, can select up to 2 plans. Only require 1 to be in the plan and only one HSA plan can be offered	yes- must have 5+ ee's; with at least one enrolled in each plan	yes-must have at least one enrolled in each plan	yes
Triple option	No	yes- must have 10+ ee's; with at least one enrolled in each plan	yes-must have at least one enrolled in each plan, one HSA plan required	yes
Class-out plans	Union employee's only, however they are included in the total count of eligible employee's in determining the case size	require underwriting approval union affiliated plans	only class out allowed is union/non-union	Only with 51 or more ATNE but not subjected to ACR
Embedded vs non-embedded	yes, both	yes, both; see brochure	All embedded except Silver 1500 HSA	yes, both
Plans offer calendar yr	yes	yes	yes	yes
Plans offer policy yr	no	yes	no	River Valley only Calendar, Legacy both
4th qt ded carryover	no	no	no	no
Age-banded	yes, rate charts are available with age banded rates	ACA=yes;1 yr bands	ACA=yes;1 yr bands Grandfather/mother under 10 have age-banded rates	yes
Composite-rated	yes	yes	Only for non-ACA,10+ groups	Option with 10 or more enrolled
If age rated, rate adjusted off renewal	no	only at renewal	Non-ACA = rate adjusts on bday ACA = rate adjusts at renewal	no
Employer - minimum contribution	50% of employee only premium OR a minimum defined contribution of \$120 per employee	25% of the total premium AND 50% of employee premium.	Non-ACA = is 25% of prem for each certificate holder ACA = is 50% of non-tobacco prem for each certificate holder	50% ee only premium
Employer - participation requirements	Non-contributory: 100% excluding valid waivers. Contributory: 60% excluding valid waivers, rounding down	75% net eligible	ACA is 75% of net eligible	50% of total "eligible" fulltime employee; do not consider waivers

Small Group "FULLY-INSURED" Carrier Grid

Rev 4/18	AETNA (Fully-Insured)	ANTHEM (Fully-Insured)	MMO (Fully-Insured)	UHC (Fully-Insured)
COBRA considered eligible	Yes, but they are not to be included for the purpose of counting employees to determine the size of the group.	yes	yes	no
Domestic partners	Can be considered eligible dependents, however the employer must choose to cover domestic partners at initial underwriting of the group	yes, embedded in 2015 plans	yes, w/ met criteria, see UW regs	no, but recognized same sex marriages yes
1099 employees	no	yes with specific guidelines	yes, w/ met criteria, see UW regs	yes
Out of state employees allowed	yes, but have to enroll in either a PPO if available, otherwise an Indemnity Plan	one employee must be located in Ohio	min 75% must reside in OH; out of state network is <i>First Health</i>	yes, group location based off of State with majority of employees
Employee Apps - how long are signatures valid	must be signed and dated before and within 90 days of the requested effective date	90 days	90 days	90 days, but Excel Spreadsheet available
Waivers - what is 'Valid' waivers	Spousal/parental group coverage, Medicare/Medicaid, ChampUS, Champ VA, Military coverage, Individual coverage (on and off exchange), Association Coverage, COBRA enrollee through prior employer	On & Off exchange individual, Medicare, Medicaid, Spousal, Champus, CHIP, VA, Other Employer Grp, Parents, Retiree Cov, Amish, Railroad	Individual on exchange w/qualified subsidy, Medicare, Medicaid, Spousal, Parents, Other Employer Grp, Veterans, Champus, Military	Irrelevant
Open Enrollment period is	30 days before and during the month of the renewal	Legacy: app recd month prior will be eff renewal date, app recd month of will be eff 1st following mon. ACA: mon prior and renewal mon will be eff renewal mon	30 days prior to renewal date, gets renewal date; apps recd month of renewal month will be eff 1st following month	month prior to effective date
Employee - when is coverage terminated	end of billing period	end of billing period	date of termination. If wish to cover til end of the mon, they need give the last date of the mon as term date	either DOE or EOM, depends upon waiting period
Off-cycle plan changes	no; at plan anniversary date only	yes, but not w/in 120 days of renewal month; if after 30 days must be 60 days out with material modification form. Can change for peak renewal months ie.. 1/1/2018 renewals all changes must be completed by 6/1.	yes, but 75 day notice would still stand per the SBC guidelines. Subject to UW exception	with approval only
Admin/Billing fees	no	\$25 fee, but... Legacy: waive if EFT ACA: waive if reoccurring online bill pay	Non-ACA = \$25 ACA = none	no
COBRA administration offered	yes	yes	yes, through WageWorks	yes (no cost, opt-in)
Network	Aetna	PPO Blue Access Network for On and Off HMO Pathway Network On and Off	SuperMed Plus	Choice Plus
Website	www.aetna.com	www.anthem.com	www.mybrokerlink.com	www.myuhc.com