

Small Group "MEWA" Carrier Grid

	ANTHEM (SOCA)	MMO (COSE)
Rev 4/18		
Small group size (min-max) is	2-50	1-50
Effective dates available	1st	1st
Cut off date for submitting new group	15th of month prior to effective date	5 days prior to effective date
Need copy check at submission	no; must be EFT w/void check	no; must be EFT w/void check
Submit licensing w/1st group	yes	yes
Definition of 1 person group	no; need minimum of 2	yes
Husband & wife only accepted	must enroll as separate contracts (must have 2 ee's w/2 enrolling) & show on eligible tax forms	as long as they receive W2
New start up businesses accepted	yes, will need proof of earned income	yes, need articles of inc & notarized affidavit
POS	no	no
HMO	no	no
PPO	yes	yes
HSA/HRA compatible	yes	yes
Dual plan option	yes, 5+ enrolled	yes, 10+ enrolled
Triple plan option	yes, 10+ enrolled	yes, 10+ enrolled
Plans offer calendar yr	calendar year only	calendar year only
Plans offer policy yr	no	no
4th qt ded carryover	no	no
Age-banded	no	2-9 enrolled
Composite-rated	yes, 4 tier composite only	10+ enrolled
If age rated, rate adjusted off renewal	no	yes, on birthday
Employer - minimum contribution	50% of employee premium	50% of employee premium
Employer - participation requirements	75% of the net eligible employees with a minimum of 2	75% of the net eligible employees
COBRA considered eligible	yes	yes
Domestic partners	No DP just Domestic Spouse coverage	Yes, eligibility criteria must be met
1099 employees	Yes but must follow uw guidelines	Yes, eligibility criteria must be met
Out of state employees allowed	yes; min of 2 in OH	Yes, up to 25% of enrolled population
Employee Apps - how long are signatures valid	120 days before effective date	120 days before effective date

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Waivers - what is 'Valid' waivers	On & Off exchange individual, Medicare, Medicaid, Spousal, VA, Other Employer Grp, Parents, Retiree Cov, Railroad	On exchange individual, Medicare, Medicaid, Spousal, VA, TRICARE, Other Employer Group Plan, Parents, Retiree Cov.
Open Enrollment period is	5/1 on all groups; 4-1 to 5-31=all EE level changes given. 5-1 eff date during OE	1/1 on all groups
Employee - when is coverage terminated	end of the month	end of the month
Off-cycle plan changes	1 downgrade a year, uw approve need otherwise & 60 day notification applies	UW exception required
Admin/Billing fees	yes \$25 if paper invoiced, no if EFT	yes \$25 if paper invoiced, no if EFT
MEWA fees	SOCA \$	COSE \$
COBRA administration offer	Included through SOCA BP and 3rd party vendor	yes, WageWorks
Network	Blue Access Network	SuperMed PPO
Website	www.anthem.com	www.cose.org