

# Small Group "SELF-FUNDED" Carrier Grid

	<b>AETNA (Self-Funded)</b>	<b>ALLIED NATIONAL (Self-Funded)</b>	<b>ATA (Self-Funded)</b>	<b>HEALTHeCHOICES (Self-Funded)</b>	<b>IHC (Self-Funded)</b>	<b>NATIONAL GENERAL (Self-Funded)</b>	<b>STARMARK (Self-Funded)</b>	<b>UHC (Self-Funded)</b>
Rev 4/18								
<b>Small group size is</b>	Minimum 5 enrolling employees	Minimum 2 enrolling employees	Minimum - 5 OHIO	Minimum 10 enrolling employees	10-60 enrolling employees	Minimum 2 enrolling employees	Minimum 5 enrolling employees	Minimum 10 enrolling employees
<b>Effective dates available</b>	1st	1st	1st and 15th	1st and 15th	1st	1st (or 15th, as long as their current plan is on the 15th)	1st and 15th	1st and 15th
<b>Cut off date for submitting new group</b>	Various depending on the month. Typically one week prior to the effective date	Prior to effective date	Preferably prior to Effective Date	Prior to effective date	Prior to effective date	Prior to effective date	Prior to effective date	Prior to effective date
<b>Need copy check at submission</b>	no	no	With Signed Offer	yes	yes	yes	no	yes
<b>Submit licensing w/1st group</b>	yes	yes	yes	yes	yes	prior to first group	yes	prior to first group
<b>New start up businesses accepted</b>	yes	yes, will need 2 months of payroll	yes, but subject to advance underwriting approval	yes, but subject to advance underwriting approval	must be in business for at least 2 months; need 2 months of payroll	yes; 2 week payroll required	yes; 2 week payroll required	yes; 2 week payroll required
<b>POS</b>	no	no	no	no	no	no	no	no
<b>HMO</b>	Local networks available in select markets	no	no	no	no	no	no	EPO (Network only plans available)
<b>PPO</b>	yes	yes	yes	yes	yes	yes	yes	yes
<b>HSA/HRA compatible</b>	yes	yes	yes	yes	yes	yes	yes	HSA
<b>Dual option</b>	yes, up to 4 plans allowed	yes, 10+ (must have at least 2 in one; a surcharge which varies on plans; uw approval)	Up to 2 plans with 10 enrollees - 1 per plan acceptable	yes, up to 4 plans	yes, at least 5 enrolling in each plan	yes, 3-15 enrolling	yes (see attached rules)	yes
<b>Triple option</b>	yes, up to 4 plans allowed	yes, 50+ (must have at least 2 in one; a surcharge which varies on plans; uw approval)	Up to 3 plans with 20 enrollees - 1 per plan acceptable	yes, up to 4 plans	no	yes, 16+ enrolling	yes, up to 4 plans	yes
<b>Class-out plans</b>	no, except for union	yes	No	yes, case by case discussion	yes	employer option - see agent guide for details	yes	Union/ Non Union, Hourly/ Salary, Management/ Non-Management
<b>Embedded vs non-embedded</b>	Mostly embedded, a few non-embedded HDHPs	yes, except on some HSA ded	yes-HSA embedded begins w/\$2600	yes, except on some HSA ded	All Embedded	yes, except on some HSA ded	yes only on CDHP plans	both
<b>Plans offer calendar yr</b>	yes	yes	yes	yes	yes	yes	yes	yes
<b>Plans offer policy yr</b>	not in Ohio	no, only the Employer Funding is plan yr	no	yes, by exception	yes	yes	yes	no
<b>4th qt ded carryover</b>	no 4th Q carry-over. We do give deductible and OOP credit on a calendar year basis	90 days prior to eff date or current calendar year, whichever is greater	carryover is for last 3 months of year;ded credit is for cal yr; no ded carryover on HSA plans	prior group plan ded credit; no 4th qt carry over	no	no	No. but we give credit if moving from calendar year	no
<b>Age-banded</b>	no	2-9 employees	no	no	no	composite	no	no
<b>Composite-rated</b>	yes	10+ enrolled	yes - 5+ enrolled	10+ enrolled	All Composite-Rated	2+enrolled	5+enrolled	10+ enrolled
<b>If age rated, rate adjusted off renewal</b>	no	no, however if census changes 15%, group could be re-rated	no	no	no	n/a	no	no
<b>Employer - minimum contribution</b>	50% of the employee only premium	Prefer 75% maj med plans min is 25% except; P MEC 100% MVP 65%	100% of Excess Loss Premium	50% of lowest cost plan offered	not required	50% of employee premium	not required	50% of employee only premium
<b>Employer - participation requirements</b>	50% of the eligible employees	75% of the eligible after valid waivers AND at least 50% of all eligible fulltime ee's must enroll	75% of the eligible after valid waivers; with minimum 50% of all eligible (working a minimum of 30 hours per week)	75% of the eligible after valid waivers; 50% (51+ groups) of the eligible after valid waivers	75% of the eligible after valid waivers; employer chooses definition of eligible, must be between 30-40 hrs	75% of the eligible after valid waivers OR at least 50% of all eligible fulltime ee's must enroll	75% of the eligible after valid waivers; employer chooses definition of eligible, must be between 30-40 hrs	50% of total "eligible" fulltime employee; do not consider waivers
<b>COBRA considered eligible</b>	yes	yes	Cobra administration included in rates	yes	yes	yes	yes	no
<b>Domestic partners</b>	yes	yes; Affidavit form needed	yes, case by case discussion	yes, case by case discussion	No; only legal marriages	no	yes; Affidavit form needed	yes
<b>1099 employees</b>	No	no	no	yes	Yes	yes, see agent guide for details	yes, no more than 50%	yes, not to exceed 25% of enrolled
<b>Out of state employees allowed</b>	yes	yes	yes	yes	yes	yes, see agent guide for details	yes	50% of grp has to be in OH
<b>Employee Apps - how long are signatures valid</b>	60 days is the standard	60 days prior to effective date	60 days prior to effective date	90 days prior to effective date	60 Days	90 days prior to effective date	90 days prior to effective date	90 days prior to effective date
<b>Waivers - what is 'Valid' waivers</b>	Spousal group coverage, parental group coverage, Medicare, Medicaid, Military, Retiree, Group coverage thru a second part time job	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan, cost	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan	Individual, Exchange, Medicare, Medicaid, Spousal coverage, Peace Corp, other Federal plans, Tricare, Indian Health Services, Cobra, parent's plan	Irrelevant
<b>Open Enrollment period is</b>	Month prior to the renewal to be effective on the renewal date	30 days prior to the group's annual renewal	1st to final day of the month preceding anniversary date	30 days prior to annual effective date	Month Prior to effective date	30 days prior to the group's annual effective date	30 days prior to the group's annual effective date	month prior to effective date
<b>Employee - when is coverage terminated</b>	end of the month following termination	end of the billing period	End of month	ER option: immediate or end of month	end of the billing period	see agent guide for details	end of the billing period	end of month
<b>Off-cycle plan changes</b>	no	no	no	no	no	see agent guide for details	no	no
<b>Admin/Billing fees</b>	All fees are built into the rates already	yes	All inclusive with rates	yes	no	TPA fees included in premium; some exceptions apply	no	\$25 fee for non ACH payment
<b>COBRA administration offer</b>	COBRA Admin is available but not automatically included	no	included	included	Yes	yes	no	yes
<b>Network</b>	Choice POS II is the primary with unique networks available in certain markets	Regional PPO's inc. CIGNA and PF	Several - Cigna best rates/discounts	Aetna Choice POS II	Aetna, Allied Advocates/PHCS	Aetna Signature Administrators, Aetna POS Cigna PPO, Cigna Open Access Plus and PHCS	Cigna, Aetna, Multi-plan plus regional networks	Choice Plus
<b>Website</b>	<a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a>	<a href="http://www.alliednational.com">www.alliednational.com</a>	<a href="http://www.ataamerica.com">www.ataamerica.com</a>	<a href="http://www.healthchoices.com">www.healthchoices.com</a>	<a href="http://www.ihcgroup.com">www.ihcgroup.com</a>	<a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>	<a href="http://www.starmarkinc.com">www.starmarkinc.com</a>	<a href="http://www.myallsavers.com">www.myallsavers.com</a>