

# Level Funding with B&P

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## Alongside Another Carrier

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Yes, can be written alongside Kaiser, 30% participation of total eligibles still applies <i>Note: Kaiser does not allow their ACA rates to be written alongside composite rates. So even though Aetna will allow it, Kaiser will not.</i></li> </ul>	<ul style="list-style-type: none"> <li>Yes, will consider alongside Kaiser on a case-by-case basis* (75% of net eligibles and 50% of eligibles must enroll in Anthem, COBRA enrollees must not exceed 10% of total enrollees) <i>Note: Kaiser does not allow their ACA rates to be written alongside composite rates. So even though Anthem will allow it, Kaiser will not.</i></li> </ul>	<ul style="list-style-type: none"> <li>Yes, will allow alongside Kaiser with a minimum of 10 employees and 50% of eligibles enrolling in UHC <i>Note: Kaiser does not allow their ACA rates to be written alongside composite rates. So even though UHC will allow it, Kaiser will not.</i></li> </ul>	<ul style="list-style-type: none"> <li>Yes, only if the group is already alongside Kaiser and meets participation.</li> </ul>

## Appointment

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Must be appointed with Aetna Small Group</li> </ul>	<ul style="list-style-type: none"> <li>Must be appointed with Anthem Blue Cross Large Group</li> </ul>	<ul style="list-style-type: none"> <li>Existing UHC brokers need to add Level Funded to their UHC appointment by emailing the agent information and requested states to <a href="mailto:appoint@uhc.com">appoint@uhc.com</a></li> <li>For new brokers, Level Funded is inclusive with appointments with Small Group UHC</li> </ul>	<ul style="list-style-type: none"> <li>Must be appointed with Anthem Blue Cross Large Group</li> </ul>

## CalCOBRA

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Does not apply</li> </ul>	<ul style="list-style-type: none"> <li>Does not apply</li> </ul>	<ul style="list-style-type: none"> <li>Does not apply but will allow current CalCOBRA members to enroll.</li> </ul>	<ul style="list-style-type: none"> <li>Does not apply</li> </ul>

## Calendar Year or Plan Year

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Calendar Year</li> </ul>	<ul style="list-style-type: none"> <li>Calendar Year</li> </ul>	<ul style="list-style-type: none"> <li>Calendar Year or Plan Year, recommend Calendar Year as Plan Year doesn't allow deductible credit on initial effective date</li> </ul>	<ul style="list-style-type: none"> <li>Calendar Year</li> </ul>

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## Census Requirements (EEs & DEPs)

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Name, Gender, Date of Birth, Zip Code, Relationship, Tier (EE, ES, EC, EF), Current Plan Selection</li> <li>Group is rerated if data changes +/- 10% from initial quote</li> <li>Individual Medical Questions (IMQs) for additional enrollees not included in original census, prior Kaiser members, virgin groups and groups leaving a PEO</li> <li>IMQs are not needed for Kaiser employees if the group is a total takeover</li> </ul>	<ul style="list-style-type: none"> <li>Name, Gender, Date of Birth, Zip Code, Relationship and Tier (EE, ES, EC, EF)</li> </ul>	<ul style="list-style-type: none"> <li>Name, Gender, Date of Birth, Zip Code, Relationship and Tier (EE, ES, EC, EF)</li> <li>Group is rerated if data changes +/- 10% from initial quote</li> </ul>	<ul style="list-style-type: none"> <li>Name, Date of Birth, Zip Code for all enrolling EEs and Deps</li> </ul>

## Effective Date

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>1st of the month</li> </ul>	<ul style="list-style-type: none"> <li>1st of the month</li> </ul>	<ul style="list-style-type: none"> <li>1st of the month</li> </ul>	<ul style="list-style-type: none"> <li>1st of the month</li> </ul>

## Eligibility / Location

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>51% majority is not required but must have 1 CA enrollee</li> </ul>	<ul style="list-style-type: none"> <li>Business must be active with the State of CA and principal address must be in CA</li> <li>Majority of eligibles must be in CA</li> </ul>	<ul style="list-style-type: none"> <li>51% of eligibles must be in CA for CA rates</li> <li>If no majority state, rating occurs in state with largest enrollee population</li> <li>If multiple states possess same number of enrollees, rating occurs in headquarter state</li> <li>Max 25% may be located in VT</li> </ul>	<ul style="list-style-type: none"> <li>Business must be active with the State of CA and principal address must be in CA</li> <li>Majority of eligibles must be in CA</li> </ul>

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## Formulary

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Advanced Control, Maintenance Choice with opt out</li> </ul>	<ul style="list-style-type: none"> <li>Essential Drug List</li> </ul>	<ul style="list-style-type: none"> <li>Advantage 4-Tier Broad Network</li> <li>Essential 4-Tier Broad Network</li> <li>Group can only offer one formulary</li> </ul>	<ul style="list-style-type: none"> <li>Essential and National Drug List depending on product selection</li> </ul>

## Group Size

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>10 enrolled up to 100 eligible</li> </ul>	<ul style="list-style-type: none"> <li>20 enrolled up to 100 eligible</li> </ul>	<ul style="list-style-type: none"> <li>5 enrolled to 100 eligible</li> </ul>	<ul style="list-style-type: none"> <li>101+ eligible</li> </ul>

## Group Termination

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>30 days</li> </ul>	<ul style="list-style-type: none"> <li>30 days</li> </ul>	<ul style="list-style-type: none"> <li>10 business days</li> </ul>	<ul style="list-style-type: none"> <li>30 days</li> </ul>

## Minimum Contribution

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>50% of the EE rate</li> </ul>	<ul style="list-style-type: none"> <li>50% of the EE rate</li> </ul>	<ul style="list-style-type: none"> <li>50% of the EE rate</li> </ul>	<ul style="list-style-type: none"> <li>50% of the EE rate</li> </ul>

## Networks

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Open Access Choice POS II (PPO plan designs)</li> <li>Open Access Aetna Select Network (EPO plan designs, no service for Alaska or Hawaii)</li> <li>Saving Plus CPOSII</li> </ul>	<ul style="list-style-type: none"> <li>Prudent Buyer PPO only</li> </ul>	<ul style="list-style-type: none"> <li>PPO: Select Plus, Choice Plus, Core</li> <li>EPO: Select, Choice, Core Essential</li> <li>Gatekeeper EPO: Navigate</li> </ul>	<ul style="list-style-type: none"> <li>PPO: Prudent Buyer, Select PPO</li> <li>EPO: Prudent Buyer, Blue Connection, Blue HPN</li> </ul>

## Out-of-state Networks

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>OOS employees use the same network as they would in CA</li> </ul>	<ul style="list-style-type: none"> <li>OOS employees use BlueCard network</li> </ul>	<ul style="list-style-type: none"> <li>OOS employees should be offered the Choice Plus network</li> </ul>	<ul style="list-style-type: none"> <li>OOS employees use BlueCard network</li> </ul>

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## OOPMs

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>PPO/EPO: \$3,500 to \$8,700</li> <li>HSA: \$3,450 to \$6,900</li> </ul>	<ul style="list-style-type: none"> <li>PPO: \$3,600 to \$7,000</li> <li>HSA: \$4,000</li> </ul>	<ul style="list-style-type: none"> <li>PPO/EPO: \$4,000 to \$8,150</li> <li>HSA: \$3,000 to \$7,000</li> <li>Primary Focus: \$8,150</li> </ul>	<ul style="list-style-type: none"> <li>PPO: \$2,500 to \$8,550</li> <li>EPO: \$3,000 to \$7,350</li> <li>HSA: \$3,000 to \$7,000</li> </ul>

## Participation

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>30% of eligible employees must enroll</li> <li>4% load if under 50% participation for groups of 10-50</li> </ul>	<ul style="list-style-type: none"> <li>Minimum of 75% of net eligibles and no less than 50% of total eligibles must enroll</li> <li>COBRA enrollees must not exceed 10% of total enrollees</li> </ul>	<ul style="list-style-type: none"> <li>50% of eligible employees must enroll</li> </ul>	<ul style="list-style-type: none"> <li>Minimum of 50% of eligible employees and 50 enrolled</li> </ul>

## PCORI Fee

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Employer is responsible</li> </ul>			

## Plan Designs

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>PPO, EPO &amp; HSA</li> </ul>	<ul style="list-style-type: none"> <li>PPO &amp; HSA</li> <li>Will allow group to write alongside Anthem ACA HMO plans (HMO would have community rating)</li> </ul>	<ul style="list-style-type: none"> <li>PPO, EPO &amp; HSA</li> <li>16 default plan designs but able to customize</li> </ul>	<ul style="list-style-type: none"> <li>PPO, EPO &amp; HSA</li> </ul>

## Plan Offerings

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Can offer up to 4 plans</li> </ul>	<ul style="list-style-type: none"> <li>Can offer up to 3 plans</li> </ul>	<ul style="list-style-type: none"> <li>Can offer as many plans as the group would like but rates are based on actual plan enrollment</li> </ul>	<ul style="list-style-type: none"> <li>Can offer up to 4 plans</li> </ul>

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## Process Times

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>15 days</li> </ul>	<ul style="list-style-type: none"> <li>Submissions must be received 30–60 days prior to effective date</li> <li>10–14 business days after completed enrollment is submitted</li> </ul>	<ul style="list-style-type: none"> <li>15 days                             <ul style="list-style-type: none"> <li>5 business days for quote</li> <li>5 days for sold case</li> </ul> </li> <li>5 days for installation</li> </ul>	<ul style="list-style-type: none"> <li>Submissions must be received 30–60 days prior to effective date</li> <li>10–14 business days after completed enrollment is submitted</li> </ul>

## Qualifying Event Time Frame

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>30 days</li> </ul>	<ul style="list-style-type: none"> <li>60 days</li> </ul>	<ul style="list-style-type: none"> <li>31 days</li> </ul>	<ul style="list-style-type: none"> <li>60 days</li> </ul>

## Quoting

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>3–5 business days</li> </ul>	<ul style="list-style-type: none"> <li>5–7 days</li> </ul>	<ul style="list-style-type: none"> <li>5 business days</li> <li>Must be quoted by the 5th business day prior to the effective date</li> </ul>	<ul style="list-style-type: none"> <li>5–7 days</li> </ul>

## Rates

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Composite</li> </ul>			

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## Specialty Admin Credit

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Admin Fee Credit: Aetna will cover the group's admin fees for as long as they are an AFA customer, examples:                             <ul style="list-style-type: none"> <li>Save \$7,000 annually with 10 enrolled</li> <li>Save \$35,000 annually with 50 enrolled</li> <li>Save \$55,000 annually with 75 enrolled</li> </ul> </li> <li>Bundling discounts (51-100 groups)                             <ul style="list-style-type: none"> <li>2.5% off Medical rates when Vol/Non-Vol Dental and Vision is written alongside AFA</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Applied to the ABF administrative services fee and issues as a one-time statement credit within 90 days following the effective date</li> <li>20-50 Subscribers                             <ul style="list-style-type: none"> <li>Dental: \$3,000</li> <li>Vision: \$1,500</li> <li>Life: \$1,500</li> <li>STD: \$1,000</li> <li>LTD: \$1,000</li> <li>All Lines: \$8,000</li> </ul> </li> <li>51-75 Subscribers                             <ul style="list-style-type: none"> <li>Dental: \$4,500</li> <li>Vision: \$2,250</li> <li>Life: \$2,250</li> <li>STD: \$1,500</li> <li>LTD: \$1,500</li> <li>All Lines: \$12,000</li> </ul> </li> <li>76-100 Subscribers                             <ul style="list-style-type: none"> <li>Dental: \$6,000</li> <li>Vision: \$3,000</li> <li>Life: \$3,000</li> <li>STD: \$2,000</li> <li>LTD: \$2,000</li> <li>All Lines: \$16,000</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Dental: \$3</li> <li>Vision: \$2</li> <li>Life: \$1</li> <li>All Lines: \$6</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$16,000 admin credit when ancillary is bundled (pending confirmation)</li> </ul>

## Standard Commissions

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>\$50 PEPM</li> </ul>	<ul style="list-style-type: none"> <li>\$55 PEPM, can be increased but group will need to sign off on anything above \$75 PEPM</li> </ul>	<ul style="list-style-type: none"> <li>\$55 PEPM, can be adjusted but group will need to sign off</li> </ul>	<ul style="list-style-type: none"> <li>Disclosed in proposal</li> </ul>

## Stop Loss

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>\$100,000 Individual Stop Loss</li> <li>120% Aggregate Stop Loss</li> <li>12/12 Coverage Period</li> </ul>	<ul style="list-style-type: none"> <li>\$100,000 Individual Stop Loss</li> <li>120% Aggregate Stop Loss</li> <li>12/12 Coverage Period, with 90-day run out</li> </ul>	<ul style="list-style-type: none"> <li>\$75,000 (default) to \$100,000 Individual Stop Loss (varies by state)</li> <li>125% Aggregate Stop Loss (varies by state)</li> <li>12/60 Coverage Period</li> </ul>	<ul style="list-style-type: none"> <li>\$20,000 Specific Stop Loss</li> <li>110% Aggregate Stop Loss</li> <li>12/12 Coverage Period</li> </ul>

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## Surplus

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>Group must renew with Aetna</li> <li>50% of the surplus returned directly to the group about 4 months after their renewal (directly into the group's bank account)</li> <li>Guaranteed surplus for first year renewal only                             <ul style="list-style-type: none"> <li>10-14 enrolled: \$1,500</li> <li>15-24 enrolled: \$2,000</li> <li>25-50 enrolled: \$5,000</li> <li>51-100 enrolled: \$7,500</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Group must renew with Anthem (ABF or another Anthem product) to be eligible for surplus</li> <li>50% of the surplus is returned as a lump sum admin credit</li> </ul>	<ul style="list-style-type: none"> <li>Group must be active month 15</li> <li>Eligible for 50% of surplus minus IBNR reserve, refunded in live check month 16</li> <li>IBNR Reserve Calculation                             <ul style="list-style-type: none"> <li>5% of month 10</li> <li>10% of month 11</li> <li>25% of month 12</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Group must renew with Anthem (ABF or another Anthem product) to be eligible for surplus</li> <li>50% of the surplus returned</li> </ul>

## Value Adds

Aetna Funding Advantage (AFA)	Anthem Balanced Funding (ABF) Small Group	UHC Level Funded (ULF)	Anthem Balanced Funding (ABF) Large Group
<ul style="list-style-type: none"> <li>\$0 general medicine and dermatology telemedicine through Teladoc</li> <li>\$0 in-network outpatient behavioral health visits through Teladoc and network providers</li> <li>Attain by Aetna</li> <li>Peerfit</li> <li>Employee Assistance Program</li> <li>Aetna Enhanced Maternity Program</li> </ul>	<ul style="list-style-type: none"> <li>Sydney</li> <li>Digital Maternity</li> <li>EAP Basic w/ myStrength</li> <li>LiveHealth Online</li> </ul>	<ul style="list-style-type: none"> <li>Motion available with all plans, not just HSAs</li> <li>HealthiestYou: \$0 virtual visits</li> <li>Real Appeal: virtual weight loss program</li> <li>Rally: personalized goals and rewards for success</li> </ul>	<ul style="list-style-type: none"> <li>Sydney</li> <li>myStrength</li> </ul>

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## AFA/ABF/ULF Quote Request Requirements

### Good characteristics for a level funding quote

- PPO heavy
- Younger, healthier population
- Coming from large group, a trust, or a PEO

### Requirements for a quote

- Group name
- Location
- SIC code
- Desired effective date
- Due date
- Inforce carrier information (if applicable)
  - Benefit summaries
  - Rates (or invoice if currently in small group)
  - Renewal (if available)
  - If Cigna is the current carrier, please provide large claims data
- Census requirements
  - First name, last name, date of birth, gender, home zip code, current plan and tier (EE, ES, EC, EF)
  - AFA requires data for all eligible employees and dependents (minimum of 10 enrolled)
  - ABF requires data for all enrolling employees and dependents (minimum of 20 enrolled)
  - ULF requires data for all eligible employees and dependents (minimum of 10 eligible)
- If Kaiser is currently in place, advise if quote is to be run alongside Kaiser or as a full replacement
  - AFA will allow alongside Kaiser with 30% of total eligibles, individual health questions required for prior Kaiser members
  - ABF will allow alongside Kaiser on a case-by-case basis (75% of net eligibles and 50% of eligibles must enroll in Anthem)
  - ULF will allow alongside Kaiser if minimum of 10 employees and 50% of eligibles enroll with UHC
  - Please note, Kaiser does not allow AFA, ABF or ULF to be written alongside Kaiser ACA plans
- If non-Kaiser HMO is in place, advise if ABF is replacing the non-Kaiser HMO or if Anthem ACA HMO is to be quoted separately
- **Additional AFA requirements**
  - Full employer address
  - Number of years with inforce carrier
  - Does the employer currently fund a portion of the deductible? If so, what amount?
- **Additional UHC Level Funded requirements**
  - Renewal packet and claims experience if group is currently enrolled in a level funded product
  - Group TIN
  - Whether Medicare is primary or secondary for the employer as it will impact the rates
  - Writing producer
  - Desired commissions