

# Rate Availability in bpQuote

## Employer & Employee Zip Code Rules



Employer and employee rate availability in bpQuote is based on the carriers' underwriting rules. Below is a summary of the rules for Aetna, Anthem, Blue Shield, CalChoice, CCSB, Health Net, Kaiser, and UHC. Please note that bpQuote does not consider a carrier's live-work rule.

### **When the same plans are available in BOTH the ER and EE zip code**

Plans available in both the employer and employee zip code may be offered. Plans are rated using the employer zip code, no matter where the employee lives. This applies to all carriers.

### **When plans are available ONLY in the ER zip code and NOT the EE zip code**

In general, plans that are only available in employer zip code and not the employee zip code are not allowed to be offered to employees. The exception is Kaiser.

Kaiser will allow plans available in the employer zip code to be offered despite not being available in the employee zip code. Kaiser plans are rated using the employer zip code.

### **When plans are available ONLY in the EE zip code and NOT the ER zip code**

Aetna, Anthem, CalChoice (excluding UHC) and Kaiser will allow plans available in the employee zip code even if they are not available in the employer zip code. These plans are rated using the employer zip code.

Blue Shield, CCSB, Health Net and UHC plans are not available when they are not available in the employer zip code.

### **When plans are not available in the ER and EE zip codes**

No plans can be offered when they are not available in the employer and the employee zip codes. This applies to all carriers.

### **Live-work rule workaround in bpQuote**

You can change the employee's zip code if necessary to get rates to show if the employee will be eligible based on a carrier's live-work rule. However, you would want to make sure the employee understands the live-work rule and the providers that will be available to them.

To ensure accurate future quotes, we recommend changing the employee's zip code back to the correct one after you run your quote since live-work rules may vary by carrier or plan type.