

A blurred office scene with people working at computers and a whiteboard. The image is overlaid with a dark blue tint. The text 'Carrier-Specific Underwriting' is centered in white.

Carrier-Specific Underwriting

Agenda

Carrier Underwriting

- Aetna
- Anthem Blue Cross
- California*Choice*
- Health Net
- UnitedHealthcare

B&P Underwriting Resources

Carrier Underwriting

Aetna

20+ enrolled with prior coverage:

minimal paperwork (ER application, EE applications, prior carrier bill and 1st month's premium)

Alongside Kaiser

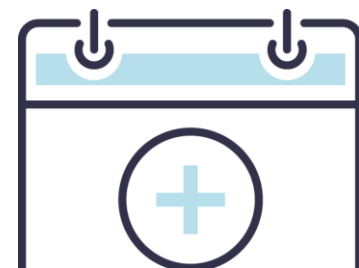
40% and a minimum of 5

Domestic partners can be counted as W2 employees

Start up friendly when:

- Group has been in operation less than 3 months
- Require 2 weeks of payroll

Pick a Plan option: choose up to 5 plans across all networks and metallic levels



Anthem Blue Cross



Start up friendly when:

- Legal docs are available prior to the requested effective date AND,
- 30 days payroll is submitted within 45 days of the effective date



Will allow owner-only groups if:

- 100% ownership is not controlled by one person, AND
- The group does not consist only of husband and wife
- Group is a C-Corp or LLC



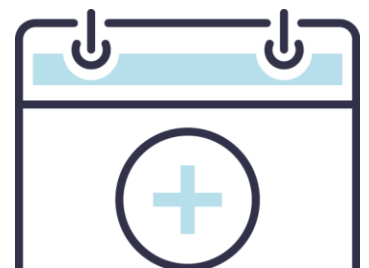
Will allow owner only to enroll if W2 employee waives

5+ enrolled: 30% participation

Individual waivers (on & off exchange) are valid

6+ enrolled:

Prior carrier bill accepted in lieu of DE-9C



CaliforniaChoice

Guarantee issue:

- 1-4 = 6 weeks
- 5+ = 1 week

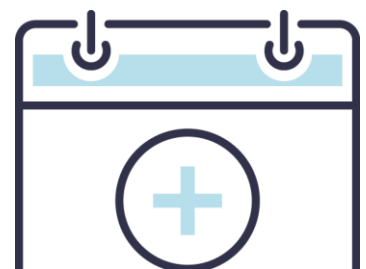
Flexible underwriting For:

- Start-ups
- PEO spin-offs
- Groups with recent growth
- Consolidation of two groups into one policy
- Union carve-outs

10+ enrolled:

Prior carrier bill accepted in lieu of DE-9C

Kaiser to CaliforniaChoice and vice versa can only occur at the group's anniversary date



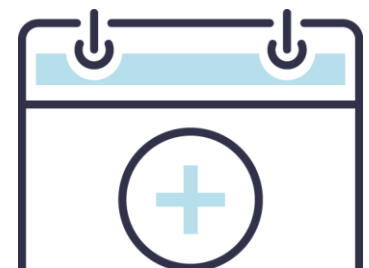
Health Net

Participation:

- 1-5 eligible: 66%
- 6-100 eligible: 50%

Will allow owner only to enroll if W2 employee waives

Mix and match across all metallic tiers and networks



UnitedHealthcare



10+ eligible groups:

May submit “participation certification” in lieu of DE-9C

Alongside Kaiser:

5+ CA enrolled in UHC With 60% Combined UHC And Kaiser Enrollment



Flexible when 51% of the employees are out-of-state

Allow owner only groups if:

- 100% ownership is not controlled by one person, AND
- The group does not consist only of husband and wife
- Group is a S Corp, C-Corp or LLC

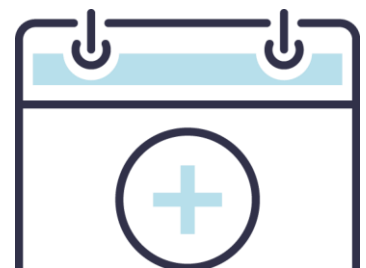


1099s are eligible

Individual waivers (on & off exchange) are valid


Guarantee issue: 6 weeks

New implementation system reduces turnaround times for 3+ groups down to 1-2 days



B&P Underwriting Resources

B&P Underwriting Resources

Medical Underwriting Guidelines			
Small Group	Aetna	Anthem Blue Cross	Blue Shield
Provider Directory	DocFind	Find a Doctor	Find a Provider
Group Size	<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs
DE-9C	<ul style="list-style-type: none"> 1-19 Enrolled: Required 20-100 Enrolled w/o Prior Coverage, Greater than 10% Out-of-State Employees and/or Greater Than 20% COBRA/CA/COBRA Enrollees: Required 20-100 Enrolled w/ Prior Coverage: Not required 	<ul style="list-style-type: none"> Required 6-100 Enrolled: May submit carrier bill in lieu of DE-9C 	<ul style="list-style-type: none"> 1-4 Enrolled: Required 5+ Enrolled: Prior carrier bill (less than 10% variance between enrollment and bill) and Eligibility/Participation Attestation form
Rate Adjustments	<ul style="list-style-type: none"> January, April, July, October 	<ul style="list-style-type: none"> January, April, July, October 	<ul style="list-style-type: none"> January, April, July, October
Rates	<ul style="list-style-type: none"> Employee & Dep: Employer zip code OOS Employee: Employer zip code New Hire: Based on age at time of enrollment 	<ul style="list-style-type: none"> Employee & Dep: Employer zip code OOS Employee: Employer zip code New Hire: Based on age at time of enrollment 	<ul style="list-style-type: none"> Employee & Dep: Employer zip code OOS Employee: Employer zip code New Hire: Based on age at time of enrollment
Effective Date	<ul style="list-style-type: none"> 1st of month 15th of month (only if no prior coverage or prior carrier termination coincides) 	<ul style="list-style-type: none"> 1st of month 15th of month 	<ul style="list-style-type: none"> 1st of month 15th of month allowed (PPO only; only when group loses Medical coverage mid-month)
Waiting Period	<ul style="list-style-type: none"> 1st of month after date of hire 1st of month after 30 days 1st of month after 60 days Exactly 90 days If 1st of month DOH, effective date IS NOT same day Orientation Period: Excluded Dual waiting periods are not allowed 	<ul style="list-style-type: none"> 1st of month after date of hire 1st of month after 1 month 1st of month after 2 months If 1st of month DOH, effective date IS NOT same day Orientation Period: Excluded Dual waiting periods are not allowed 	<ul style="list-style-type: none"> 1st of month after date of hire 1st of month after 30 days 1st of month after 60 days If 1st of month DOH, effective date IS NOT same day Orientation Period: Excluded Dual Waiting periods are not allowed
Qualifying Event	<ul style="list-style-type: none"> 60 days 	<ul style="list-style-type: none"> 60 days 	<ul style="list-style-type: none"> 60 days
Open Enrollment	<ul style="list-style-type: none"> Yes: Medical No: Dental 	<ul style="list-style-type: none"> Yes: All products 	<ul style="list-style-type: none"> Yes: All products
Eligibility	<ul style="list-style-type: none"> Full-Time: 30+ hrs/week Part-Time: 20+ hrs/week for at least 50% of the previous calendar quarter 1099 Employees: Not eligible 	<ul style="list-style-type: none"> Full-Time: Avg 30+ hrs/week over 1 month Part-Time: 20+ hrs/week for at least 50% of the weeks in the previous calendar quarter 1099 Employees: Not eligible 	<ul style="list-style-type: none"> Full-Time: Avg 30+ hrs/week over 1 month Part-Time: 20+ hrs/week for 50% of the previous calendar quarter 1099 Employees: Not eligible

Medical Underwriting Guidelines

This comparison report outlines the medical underwriting guidelines for Aetna, Anthem Blue Cross, Blue Shield, CaliforniaChoice, Health Net, and UnitedHealthcare. From waiting periods to out-of-network reimbursements, this report conveniently locates all the underwriting information you need in one spot.

B&P Underwriting Resources

Click here for our [Dental, Vision, and Life underwriting generators tool](#)

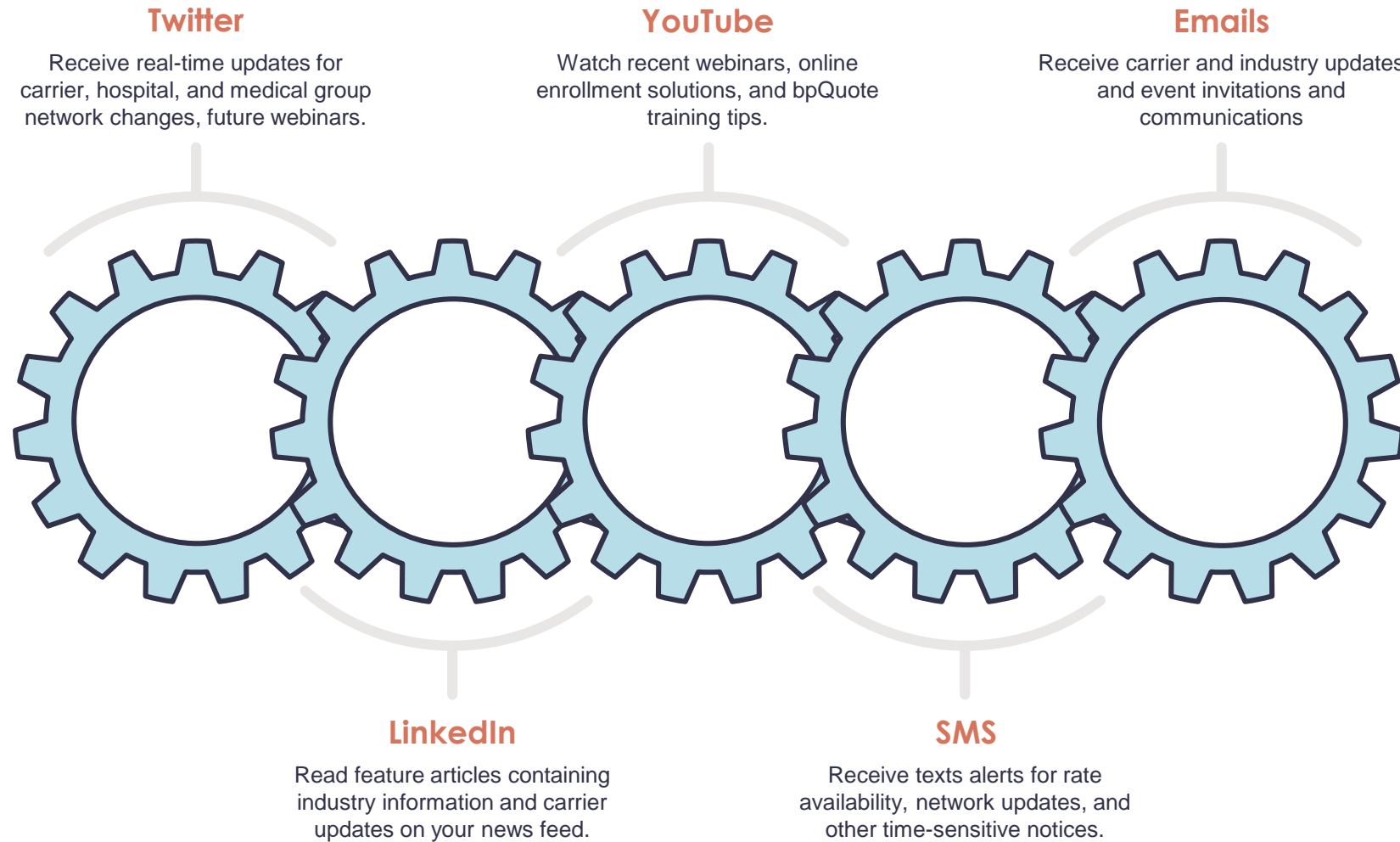
Edit Search Save Results as PDF

Categories	Aetna [x]	Anthem Blue Cross [x]	Blue Shield [x]	CaliforniaChoice [x]
Carve-Outs [x]	<ul style="list-style-type: none">Non-Union carve-outs allowedMin 5 CA enrolleesTotal group size (union and non-union) must be 100 or fewer FTEs	<ul style="list-style-type: none">Non-Union carve-outs allowedTotal group size (union and non-union) must be 100 or fewer FTEs	<ul style="list-style-type: none">Non-Union carve-outs allowedTotal group size (union and non-union) must be 100 or fewer FTEs	<ul style="list-style-type: none">Non-union carve-outs allowedTotal group size (union and non-union) must be 100 or fewer FTEs
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Custom Underwriting Guidelines

Create a custom underwriting guidelines report that compares the rules and carriers you're interested in. You can easily edit your comparison by adding or eliminating options during the process. Once you have finished making your selections, you'll have the option to generate a PDF to provide to your clients.

Connect with B&P



Thanks For Joining!