Carrier Grandmothering Guidelines



Small Group	Aetna	Anthem Blue Cross	Blue Shield	California Choice	Health Net	Kaiser Permanente	SeeChange	UnitedHealthcare
Eligibility								
What renewal dates are eligible to Grandmother?	Grandmothering is not a renewal option	October - December	October - December		September - December	September - December	October - December	September - December
May groups with 50+ EEs, currently in Small Group, GM?	Grandmothering is not a renewal option	yes	yes		no	yes	pending	yes
May groups that renewed in to 2014 ACA plans Grandmother?	Grandmothering is not a renewal option	no	no		no	no	no	no
May new 2014 business elect Grandmothered plans?	Grandmothering is not a renewal option	no	no		no	no	no	no
Plan Options								
Will benefits change on Grandmothered plans?	Grandmothering is not a renewal option	no	no	pending	no	no	no	no
May an ER offer different GM plans from what they are currently offering?	Grandmothering is not a renewal option	no	no	ing	no	no	no	no
May an EE move to any plan	Grandmothering is not a	yes, but plans must currently	yes, but plans must currently		yes, but plans must have	yes, but plans must currently	yes, but plans must currently	yes, but plans must currently
offered by the ER?	renewal option	be offered	be offered		existing enrollment	be offered	be offered	be offered
May an ER offer both GM and ACA plans to their EEs?	Grandmothering is not a renewal option	no	no		yes	no	no	no
May an ER offer both GM and GF plans to their EE's?	Grandmothering is not a renewal option	n/a	n/a		yes	yes	n/a	n/a
When must ER move to ACA compliant plans?	2014 renewal	2015 renewal	2015 renewal		2015 renewal	2015 renewal	2015 renewal	2015 renewal

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Rate Information								
Will rates and/or RAFs adjust for Grandmothered plans?	Grandmothering is not a renewal option	yes	yes	-	yes	yes	yes	yes
GM rates available when (in bpQuote)?	Grandmothering is not a renewal option	available now	available now		Health Net will not make rates available to quoting vendors	available now	available now	UHC will not make rates available to quoting vendors
ACA October rates available when?	available now	available now	available now		available now	available now	available now	available now
Renewal Distribution								
September	July 1	July 1	July 1		July 1	July 1	July 1	July 1
October	end of July	July 18	July	_	July	July 15	August 1	August
November	end of August	August 15	August	_	July	August 19	August 15	September
December	early September	August 15	September	_	August	September 18	September 15	October
Renewal Process								
Will carrier assume GM or ACA renewal?								
September	ACA is only option	ACA is only option	ACA is only option		must opt-in to GM	must opt-in to GM	ACA is only option	assumes ACA
October	ACA is only option	assumes GM	assumes GM		assumes GM	must opt-in to GM	assumes GM	assumes GM
November	ACA is only option	assumes GM	assumes GM	pendin	assumes GM	assumes GM	assumes GM	assumes GM
December	ACA is only option	assumes GM	assumes GM	ī di	assumes GM	assumes GM	assumes GM	assumes GM
Deadline for GM September	not available	not available	not available	gn	prior to eff date	opt-in by August 8th	not available	prior to eff date
October	not available	no action required	no action required	<u>.</u>	no action required	opt-in by August 15th	no action required	no action required
November	not available	no action required	no action required		no action required	prior to eff date	no action required	no action required
December	not available	no action required	no action required	_	no action required	prior to eff date	no action required	no action required
Deadline for ACA				-				
September	prior to eff date	prior to eff date	prior to eff date		prior to eff date	prior to eff date	prior to eff date	prior to eff date
October	prior to eff date	10th of prior month	see renewal packet	_	prior to eff date	prior to eff date	1st of prior month	10th of renewal month
November	prior to eff date	10th of prior month	see renewal packet	_	prior to eff date	see renewal packet	1st of prior month	10th of renewal month
December	prior to eff date	10th of prior month	see renewal packet	_	prior to eff date	see renewal packet	1st of prior month	10th of renewal month
What ER paperwork is required to Grandmother?	Grandmothering not available	GM: No forms required ACA: Opt-in form required	GM: Forms required ACA: Forms required	-	Standard renewal notification	Sept-Oct: GM opt-in using "Keep Your Plan Contract Confirmation" form	GM automatic unless group requests ACA in writing	Group Acceptance/Change Form
Do 2013 underwriting rules apply?	n/a	no	no		no	no; husband and wife groups will be audited	no	no
Does 60 day waiting period apply?		yes	yes		yes	yes	yes	yes
Once a group GMs, may they switch back?	Grandmothering not available	no	no		yes, if switch is requested and made by renewal date	no	no	no
LAST REVIEWED	8/11/2014	7/25/2014	8/11/2014	7/18/2014	8/11/2014	8/11/2014	8/11/2014	8/11/2014