



# Carrier Grandmothering Guidelines



| Small Group  | Aetna                                  | Anthem Blue Cross  | Blue Shield                               | California Choice | Health Net  | Kaiser Permanente  | SeeChange   | UnitedHealthcare                                     |  |
|--|--|--|---|-------------------|---|--|---|--|--|
| <b>Rate Information</b>                                |  |  |   |                   |   |  |   |  |  |
| Will rates and/or RAFs adjust for Grandmothered plans? | Grandmothering is not a renewal option | yes  | yes                                       | pending           | 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  |  |
| <b>Renewal Distribution</b>                            |  |  |   |                   |   |  |   |  |  |
| 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  |  |
| <b>Renewal Process</b>                                 |  |  |   |                   |   |  |   |  |  |
| Will carrier assume GM or ACA renewal?                 |  |  |   |                   |   |  |   |  |  |
| September  | ACA is only option                     | ACA is only option   | ACA is only option                        |                   | <b>must opt-in to GM</b>                                    | <b>must opt-in to GM</b>   | ACA is only option                                | assumes ACA  |  |
| October  | ACA is only option                     | assumes GM   | assumes GM                                |                   | assumes GM  | <b>must opt-in to GM</b>   | assumes GM  | assumes GM   |  |
| November   | ACA is only option                     | assumes GM   | assumes GM                                |                   | assumes GM  | assumes GM   | assumes GM  | assumes GM   |  |
| December   | ACA is only option                     | assumes GM   | assumes GM                                |                   | assumes GM  | assumes GM   | assumes GM  | assumes GM   |  |
| Deadline for GM  |  |  |   |                   |   |  |   |  |  |
| September  | not available                          | not available  | not available                             |                   | <b>prior to eff date</b>                                    | <b>opt-in by August 8th</b>  | not available                                     | <b>prior to eff date</b>                             |  |
| October  | not available                          | no action required   | no action required                        |                   | no action required  | <b>opt-in by August 15th</b>   | 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                      | <b>10th of prior month</b>                                 | see renewal packet                        |                   | prior to eff date   | prior to eff date  | 1st of prior month                                | 10th of renewal month                                |  |
| November   | prior to eff date                      | <b>10th of prior month</b>                                 | see renewal packet                        |                   | prior to eff date   | see renewal packet   | 1st of prior month                                | 10th of renewal month                                |  |
| December   | prior to eff date                      | <b>10th of prior month</b>                                 | 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           | <b>GM: No forms required<br/>ACA: Opt-in form required</b> | GM: Forms required<br>ACA: Forms required |                   | Standard renewal notification                               | <b>Sept-Oct: GM opt-in using "Keep Your Plan Contract Confirmation" form</b> | GM automatic unless group requests ACA in writing | Group Acceptance/Change Form                         |  |
| Do 2013 underwriting rules apply?                      | n/a                                    | no   | no  |                   | no  | <b>no; husband and wife groups will be audited</b>                           | no  | no   |  |
| Does 60 day waiting period apply?                      | n/a                                    | 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   |  |
| <b>LAST REVIEWED</b>                                   | 8/11/2014                              | 7/25/2014  | 8/11/2014                                 | 7/18/2014         | 8/11/2014   | 8/11/2014  | 8/11/2014   | 8/11/2014  |  |