

B&P Bulletin

What you need to know about our carrier partners.

Aetna

- Focusing on CA Small Group again, competitive throughout the state
- 6+ enrolled: DE-9C nor prior carrier bill required
- Attain Apple Watch program
- CVS HealthHUBs
- New business deadline = 10th of the effective month
- Possible option for groups with 51%+ eligible outside of CA

Anthem Blue Cross 1-100

- 3+ enrolled prior carrier bill in lieu of DE-9C
- Commission: 7% for new groups eff. Sept 2021 with 5 enrolled, 6% for new groups in Oct. 2021-Jan 2022 with 10+ enrolled
- Whole Health: 7 plans indicated with "WH" will include: adult dental (\$50/100/80/50/\$1000) and vision (24/24 plan) in the medical plan
- RX changes:
 - All plans except SHOP mirror plans will use the "RX Choice Tiered" network with Level 1 (lower copays) and Level 2 copays based on the Pharmacy the prescription is filled
 - Level 1 pharmacies include: CVS, Target, Walmart, Costco
 - Level 2 pharmacies include Walgreens and Rite Aid
- Will write groups with the majority eligible in CA and headquartered in CA
- Promotion through 12/15/21: Two PPO networks alongside 1 HMO or 2 HMO networks alongside 1 PPO
- EAP, and PayForward
- Anthem Balanced Funding (20-100): composite rates with opportunity to earn 50% of surplus claims

Anthem Blue Cross 101-300

- 2022 rates are available
- B&P Large Group BrokerPicks = \$4 PEPM for the life of the group, in addition to potential Anthem Wellness dollars
- Allows an HMO look-a-like for out-of-state employees
- Maximum of 4 plans allowed
- Trend guaranteed at the 1st renewal
- Wellbeing Solutions included in medical plans (up to \$200 in employee incentives: \$50 for Flu Shot + Wellbeing visit, additional \$150: for Online Health Assessment, and health activities)

- Up to 4% Medical discount when bundle Dental, Vision, Life and Disability

CaliforniaChoice

- Kaiser to CalChoice allowed off anniversary
- All 4 metal tiers allowed Includes
- Includes Full Network Anthem Prudent Buyer Gold, Silver and Bronze PPO plans
- Launched new redesigned website
- Adding Cigna + Oscar Local Access plans and UHC Harmony plans

Cigna + Oscar

- Joint venture with Cigna, not just renting provider networks
- Group must be in the Cigna + Oscar service area (throughout CA EXCEPT Rating Areas 1, 9, 10, 11 & 13)
- 50% of enrolling employees must live in the Cigna + Oscar service area
- Can be sold alongside any carrier, minimum of 3 must enroll in Cigna + Oscar and 60% across all carriers
- Groups will have 2 networks to choose from – Open Access Plus and LocalPlus
- 16 competitive EPO plans across all metal tiers: no PCP or referrals required
- Deductible and Out-of-Pocket Maximum credit
- Groups can offer up to 3 plans (no restrictions on networks or metal tiers)
- 7+ enrolling: DE-9C nor prior carrier bill required
- Free and unlimited telemedicine included on all plans, including HSAs
- Value Add: Dedicated concierge team for members and employers, Fitness tracker benefits, Talkspace online therapy app
- Requires Cigna + Oscar, AND Cigna broker appointments
- Broker Portal: allows adds/deletes
- Will consider groups with 51% OOS

Covered CA for Small Business

- All 4 metal tiers allowed
- Full network PPOs on all metallic tiers
- No admin fees
- Can write groups with 51%+ OOS if the Principal Executive office is in CA
- Kaiser to CCSB can occur off the group's anniversary date

- New portal starting 9/1/21, blackout period 8/23/21 to 9/1/21 (broker portal allows add/terms and renewal changes)

- DE-9C's are no longer required for new groups when submitting a census enrollment
- Existing plans are Grandfathered

Health Net

- Competitive throughout the state
- 1% additional commission on new business for the 1st year for 2021 new business
- 6 eligible/5 enrolled: DE-9C nor prior carrier bill required
- LARGE GROUP: Enhanced Choice Solution portfolio alongside Kaiser: 10% or 25, whichever is greater (No full network HMO)
- B&P Large Group BrokerPicks = \$2.50 PEPM for the life of the group

Also available: ChoiceBuilder (up to 500 lives), Guardian, Humana, MetLife, Principal, VSP

Kaiser Permanente

- Plan Offerings:
- 1-5 enrolled can offer up to 4 HMO's and 1 PPO
- 6+ enrolled can offer 1+ HMO's and 1 PPO
- No DE-9C nor Prior Carrier Bill required at 6+ eligible
- CCSB to Kaiser and CalChoice to Kaiser can occur off the group's anniversary date
- Will write groups over 51%+ eligible OOS if the group is filed in the State of CA. Must be under 101 eligible.
- LARGE GROUP: available through B&P
- B&P Large Group BrokerPicks = \$2.50 PEPM for the life of the group

UnitedHealthcare

- Eff July 2021: 1 Choice Simplified Portfolio and 1 State Portfolio
- Possible option for groups with 51%+ eligible outside of CA
- Participation Certification form applies to 10+ eligible
- Enhanced Motion HSA (\$1095 Credit for EE & SP per year) and Fitness reimbursement
- UHC Level Funded (10-100 eligible): composite rates with opportunity to earn 50% of surplus claims

Delta (Delta Dental, VSP Vision, Equitable Life & LTD, and P3)

- 9 PPO/PPO Plus Premier plan designs: Deluxe (3), Advantage (4) and Core (2)
- Calendar year max ranges: \$1,000, \$1,500 (max on groups with 2-4), \$2,000, \$2,500, \$3,000
- Recommended plans: PPO Plus Premier Deluxe 200 (\$3000 max) or Advantage 200 (\$1000-\$2500 max)
- Covers posterior composite fillings, implants, and additional services for qualifying medical conditions
- Ortho Lifetime Max: \$1,000 and \$1,500 (child ortho at 5+ and adult ortho at 25+)
- Dual Choice and Core/Buy-Up options available at 5+

For questions or assistance with your new and renewing groups, talk to your B&P Sales Representative today – 888.722.3373.