



The 1-100 Migration is Here!

With more choices and more flexibility, Anthem is making it easy to transition your groups to the coverage that's right for them

With the Affordable Care Act redefining a small group as up to 100 employees effective January 1, 2016, your impacted groups will need to make important choices this year. Anthem has come up with the most flexible set of options available in the market. These include a range of effective dates that make it easy for you to move your group to the program that's right for them. And this will allow you to effectively manage your book of business. With our early renewal and extended rate options, your groups can stick with the Anthem plan they're familiar with while they assess the impact of the ACA changes. And this still allows them to move to a small group plan when they're ready.

In this article, we're outlining all of our options – from early renewal and extended contract to Anthem Balanced Funding, PEO/trust scenarios and small group plans. We've also included a handy FAQ with additional detail. And, of course, your Anthem sales and account management teams are standing by to answer your questions and make it easy to get your client a quote!

Our 1-100 Options

NEW 51-100 Groups with 7/1/15 – 12/1/15 Effective Dates

12 Month Renewal and Extended Rates and Coverage Options:

Your new client can choose one of our current qualifying Anthem large group plans and then transition to an Anthem small group plan at the end of the 12 month contract period.

Groups that want to remain on a large group plan through 12/31/16 may contract for 12 months and elect an extended rate guarantee through 12/31/16.

- Contact your Anthem representative to get a copy of the form your group will need to complete.
- We will amend the group's contract to re-set the group's anniversary date and policy year to 12/31/15.
- The group's open enrollment will occur at inception. The group's next open enrollment period will occur when the group transitions to an Anthem small group plan.
- The group will transition to an ACA-compliant small group plan on 1/1/17.

Existing 51-100 Groups with Current Renewal Dates from 1/1/15 – 6/1/15

Early Renewal with 12 month rates and coverage:

Your client can remain on one of Anthem's large group plans through 10/1/16, 11/1/16, or 12/1/16:

- The group can elect an early renewal date during Q4 2015 (10/1/15, 11/1/15, or 12/1/15) and we will release a 12 month renewal letter (e.g., 11/1/15-10/31/16) with new 12 month rates.
- We will re-set the group's anniversary date and policy year to coincide with the group's early renewal date (10/1, 11/1, or 12/1/15).
- Contact your Anthem representative to get a copy of the form your group will need to complete.
- **Non-Pooled Cases:** 51-100 Non-Pooled cases with current renewal dates between 1/1/15 – 6/1/15 can early renew with a 12 month rate option, but **they will be required to renew in the 51-300 Pool when they early renew in Q4 2015.** During the Q4 2015 renewal in the Pool, these groups will be mapped to the closest standard Pooled plan design (**groups will not be able to keep any modified benefit or plan designs that are not available in the 51-300 Pool Portfolio**).
- The group will transition to a SG ACA-compliant plan at the end of the 12 month early renewal period (10/1, 11/1, or 12/1/16) or earlier if the group chooses.

Early renewal with Extended Rates and Coverage:

Your client can take the option to extend coverage on a current Anthem large group plan through 12/31/16:

- We will offer a new, extended rate guarantee to begin on 10/1/15, 11/1/15, or 12/1/15 through 12/31/16.
- **Non-Pooled Cases:** 51-100 Non-Pooled cases with current renewal dates between 1/1/15 – 6/1/15 can early renew with greater than 12 month extended rates, but they will be required to renew in the Pool when they early renew in Q4 2015 and will be offered a new extended rate through 12/31/16. During the Q4 2015 renewal in the Pool, these clients will be mapped to the closest standard Pooled plan design (**groups will not be able to keep any modified benefit or plan designs that are not available in the 51-300 Pool Portfolio**).
- We will amend the group contract at the time the new extended rate guarantee begins (10/1/15, 11/1/15, or 12/1/15) to reflect the new extended rate guarantee. We will again amend the group contract on 12/31/15 to re-set the group's anniversary date and policy year to 12/31/15.
- At the time the new extended rate guarantee begins, your group will need to complete a form. Contact your Anthem representative to get a copy of the form.
- The group will transition to a SG ACA-compliant plan on 1/1/17 or earlier if the group chooses.
- If your group has not already renewed in 2015 and would like to early renew on 10/1/15, 11/1/15, or 12/1/15, our underwriting team will work with you and your group to set up a **short plan year rate**.

Extended Rates Rating Adjustment and Specialty Options

Your Anthem sales representative will work with you and your client to develop a proposal and provide rates. To help you sell, we've estimated a maximum of a 4% rating adjustment for new business extended rate options for 18 months. Contact your Anthem sales representative or account manager for details on our rating adjustments.

Another great option Anthem is providing for new AND existing groups is our One Solutions Specialty Savings program. Employers can add dental, vision, life and/or disability benefits to their medical plans and actually save money with discounts of up to 4% on their medical premium.

Add Specialty Lines and Save up to 4% on Your Medical Premium	
Dental	= 1% Discount on Medical
Vision	= 1% Discount on Medical
Life	= 1% Discount on Medical
LTD	= 0.5% Discount on Medical
STD	= 0.5% Discount on Medical

Existing 51-100 Groups with Current Renewal Dates from 7/1/15 – 12/1/15

12 Month Renewal and Extended Rates and Coverage:

These clients can elect to renew as scheduled for 12 months with 12 month rates and transition to an ACA-compliant small group plan at the end of their 12 month renewal.

Or these groups may remain on an Anthem large group plan through 12/31/16 if they choose.

- Initial renewals will be released as usual with a 12 month period, but you can contact your account manager who will with our Anthem underwriting team provide extended renewal rates through 12/31/16.
- Contact your Anthem representative to get a copy of the form your group will need to complete.
- We will amend the group's contract to re-set the group's anniversary date and policy year to 12/31/15.
- The group's open enrollment will occur at the time of rate change only. The group's next open enrollment period will occur when the group transitions to small group. No additional OE periods will be offered.
- **51-100 Non-Pooled cases** with current renewal dates of 7/1/15 - 12/1/15 can be offered a scheduled renewal with extended rates to provide large group plan coverage through 12/31/16 using the same process. If this option is elected, the group **can remain Non-Pooled**.
- The group will transition to an ACA-compliant SG plan on 1/1/17.

Additional Options for Your Clients

If an early renewal or extended rates program isn't the best fit for your client, Anthem has you covered with several other options including our Anthem Balanced Funding product, PEO/trust program or your client can renew on a Small Group ACA plan.

Anthem Balanced Funding

A value-centered solution with flexible options.

Large Groups who want an alternative to Small Group plan choices may benefit greatly by choosing an Anthem Balanced Funding (ABF) plan. This plan brings employers:

- The **predictability** they'd get with a fully insured plan.
- The **savings potential** and flexibility of a self-funded plan
- The **peace of mind** of stop-loss coverage.
- **Cost transparency** and visibility through standard reports.
- **Excellent health care plan choices** for employees.

With ABF plans, your clients will have predictable monthly payments and a limit to their financial responsibility. They'll also have the flexibility of a self-funded plan, and can get money back if their claims experience is favorable.

With the Anthem Balanced Funding Plan, employers can offer a strong benefits package to all of their employees, no matter where they live.

- **They can offer more benefits** — dental, vision, life and disability coverage on a fully insured basis.
- **They won't have to worry about out-of-state benefit mandates** — Anthem Balanced Funding can serve as a uniform benefits program across all the states, exempting your client from many state-mandated benefit requirements.
- **Employers can cover employees who don't reside in their state** with Anthem's exclusive provider organization (EPO) plans.

Broker-Friendly PEO/Trust Options

A professional employer organization (PEO) or trust arrangement might be the ideal solution for your groups and Anthem can help! And Anthem understands that your group has PEO choices that are broker-friendly, allowing for commission income to continue for your cases.

PEOs can offer businesses cost-effective, innovative workforce solutions such as risk management, payroll administration, human resource services and employee benefits.

A healthcare trust is an option that offers employee funded healthcare benefits with the day to day administration, claims assessment and payments typically administered by a specialist private medical administrator.

Contact your Anthem representative to learn more about these unique group options.

Small Group Plans

Moving your group to a small group plan may be the ideal solution!

Anthem's newest small group plans are well-positioned for the changing market. Whether your group is looking for an HMO, PPO, HRA or HSA, Anthem has an ACA compliant solution within the metal structure (Platinum, Gold, Silver, Bronze). And, Anthem has network options that provide additional choice, including four HMO networks and two PPO networks.

Anthem small group plans offer all the essential health benefits (EHB) such as emergency care, hospital stays, maternity and newborn care, prescription drugs and preventive care, pediatric dental and vision as well as other features needed to comply with the Affordable Care Act (ACA). They deliver on our longstanding portfolio strengths, including network value, plan variety, pharmacy coverage and comprehensive care.

Small Group rates work differently than our large group plans in that they're based on community rating, each family member's age and the employer's ZIP code, so contact your Anthem representative if you have additional questions on our small group products or pricing.

Need More Information?

Check out our [1-100 transformation FAQ](#) or contact your Anthem sales or account management representative!