CIGNA+OSCAR

Carrier	TAKEOVER PROMOTIONS
aetna	• No Underwriting Promotion or Broker Bonus available
Anthem	• Available for 6/1/2024-1/1/2025 effective dates • Cigna+Oscar bill, with at least 80% enrollment enrolling with Anthem. (reconciliation not required, and enrollment does not need to match) • No further participation requirements • Waivers not required • No payroll required for new enrolling employees • DE9C not required • Send prior deductible information with case to Underwriting so it may be processed as soon as group is approved • Out-of-pocket maximums will not roll over to Anthem • All other Underwriting Guidelines apply • No Broker Bonus available • Groups of 3+ enrolling can choose to use the California Enrollment Compliance Form in lieu of providing a prior carrier bill; however, standard participation guidelines would apply and waivers would be required if needed to meet participation
blue california	• No Underwriting Promotion or Broker Bonus available
CaliforniaChoice Your Health. Your Choice.	• Available for 7/1/24-12/1/2024 effective dates • Groups with 1+ medically enrolled subscriber may submit their most recent Cigna+Oscar invoice in lieu of a DE9C (The 1 subscriber must be W2 non-owner, non-spouse/domestic partner of owner) • Cigna+Oscar bill must be reconciled, in lieu of DE9C • Current pay stub for anyone not on the Cigna+Oscar invoice • Owners not on Cigna+Oscar invoice must provide a signed Owner/Partner Statement • 51% of eligible population must be located in CA • Owner only groups are not eligible • Spouse/Domestic Partner only groups are not eligible • All other Underwriting Guidelines including participation and waiver requirements apply • No Broker Bonus available
health net	• Available for 7/1/2024-12/15/2024 effective dates • Groups must meet 51% eligible in CA rule. If majority of the enrolling are out of state, Health Net will ask for a breakdown of eligible employees located in CA vs Out of State to confirm <u>Groups of 1-4 enrolling:</u> • Cigna+Oscar bill is required, with at least 80% of the enrollment on the bill enrolling with Health Net. Enrollment must match • No payroll required for new enrolling employees • No payroll required for employee over age 70 • DE9C, payroll, owner docs not required • All other Underwriting Guidelines apply <u>Groups of 5+ enrolling:</u> • May select the Enhanced Choice Promo • No DE9C, no payroll, no prior carrier bill, no owner docs required • Payroll required for enrolling employee over 70 based on requirements for the Enhanced Choice Promo • Groups of 25+ enrolling may receive an exception on payroll for employee over 70 • All other Underwriting Guidelines apply
KAISER PERMANENTE	• No Underwriting Promotion available • Broker Bonus available: Total Replacement Reward • Cigna+Oscar bill required for Broker Bonus
United Healthcare	• Available through the end of 2025 • Cigna+Oscar bill is required for broker bonus purposes • There must be at least 1 CA enrolling employee in order to write a CA UHC policy. • CA Participation Certification form for groups with 3+ enrolling. No payroll requirements for new hires • DE9C/Quarterly Wage Reports required for 1-2 enrolling • Groups wrapping with staff model require 5 enrolling with UHC. At least 1 employee enrolling with UHC must be in CA and the remaining 4 employees enrolling with UHC can be out of state • Waiving requirement for groups with more than 50% out-of-state employees • Cannot be submitted via SAMx • All other Underwriting Guidelines apply • Broker Bonus: One time additional $60 per UnitedHealthcare enrolled employee on groups moving off Cigna+Oscar to UnitedHealthCare CA Small Business

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information