Word&Brown.

CALIFORNIA

PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
aetna™	1-4 enrolled employees: 65% through 12/31/2020 5+ enrolled employees: 25% through 12/31/2020	25% participation and a minimum of 5 employees enrolling required for groups offering another carrier's HMO plan
Anthem BlueCross	1-4 enrolled employees: 65% participation through 12/15/2020 effective dates 5+ enrolled employees: 25% participation through 12/15/2020 effective dates	Employees covered by the same employer on another group policy are not considered a valid waiver Another carrier's HMO or PPO plans can be sold alongside Anthem as long as Anthem receives the required participation
blue of california	70% participation for mirror plans 65% participation for off exchange plans 25% participation for off exchange plans available to group of 5+ enrolling through the end of 2020 0% participation for groups selecting Trio only plans with no end date Applies to Specialty Products	Only one major medical carrier is allowed to be written alongside Blue Shield. Health exchanges are not eligible. MediExcel or SIMNSA can be written alongside as a third carrier The Mirror Package for Small Business cannot be offered alongside another carrier. At least 25% of the total number of eligible employees must enroll with no fewer than 5 enrolled. Blue Shield must be the sole carrier for dental, vision and life plans Employees covered by the same employer on another group policy are not considered a valid waiver
CaliforniaChoice® Your Health. Your Choice.®	1-2 eligible employees:100% participation 3+ eligible employees: 70% participation	Cannot be written alongside another carrier
Health Net®	Enhanced Choice A package: 66% for 1-5 and 50% for 6+ eligible employees Enhanced Choice B package: 66% for 1-5 and 35% for 6+ eligible employees No participation requirement for Salud Package with minimum of 2 enrolled through the end of 2020 HMO Package: No participation or Participation Attestation Form required with 6+ active enrolling employees through the end of 2020	Another carrier's HMO or PPO plans can be sold alongside Health Net as long as Health Net receives the required participation Employees covered by the same employer on another group policy will not be considered a valid waiver on the Enhanced Choice A & Enhanced Choice B plans
KAISER PERMANENTE®	50% of eligible employees must be covered by a group plan	A minimum of 1 must enroll with Kaiser Permanente
UnitedHealthcare®	60% participation for all group sizes excluding valid waivers Uniform dependent enrollment is required. All enrolling dependents Product Selection must match for each line of coverage	Choice Simplified Package alongside to staff model carrier: 60% participation between the two carriers with 5 CA employees enrolling with UHC is required Multi-Choice® State Package alongside to staff model carrier: 60% participation with UHC is required Eligible staff-models include: CCHP, KP, MediExcel, Sharp, SIMNSA, Sutter and WHA

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