








# PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
	60% participation rounded down for all group sizes	1-4 California enrolled employees: 60% participation 5+ California enrolled employees: 25% participation and a minimum of 5 enrolling in California Requires Aetna waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form
	1-4 enrolled employees: 65% participation through Quarter 3 2021 effective dates 5+ enrolled employees: 25% participation through Quarter 3 2021 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 Requires Anthem waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form
	70% participation for mirror plans 65% participation for off exchange plans 25% participation for off exchange plans available to groups of 5+ enrolling through December 31, 2021 0% participation for groups selecting Trio HMO only or Tandem PPO 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 Requires Blue Shield Refusal of Coverage forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form
	1-2 eligible employees: 100% participation 3+ eligible employees: 70% participation	Cannot be written alongside another carrier
	<b>Enhanced Choice A and Enhanced Choice B package:</b> 70% with 1-4 enrolling, 25% with 5+ enrolling <b>Promotion through September 30, 2021:</b> <b>HMO with 6 Package:</b> No participation required with 6+ active enrolling employees Waivers are not required Mix and Match any plans from the HMO networks	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 Requires Health Net waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form
	50% of all eligible employees must be covered by a valid health plan	A minimum of 1 must enroll with Kaiser Permanente Does not require waivers for those enrolling in the Alongside Carrier
	60% participation for all group sizes Uniform child enrollment is required. All enrolling children's Product Selection must match for each line of coverage Employees who are waiving due to enrolling as dependents under another employee at the same group are not considered valid waivers	Choice Simplified Package alongside Staff Model carrier: 60% participation between the carriers with 5 CA employees enrolling with UnitedHealthcare is required Multi-Choice® State Package alongside Staff Model carrier: 60% participation with UnitedHealthcare is required Eligible staff-models include: CCHP, Kaiser, MediExcel, Sharp, SIMNSA, Sutter and WHA Will accept the Alongside Carrier Bill in lieu of UnitedHealthcare waiver forms for those enrolling in the Alongside Carrier. UnitedHealthcare waiver forms required for those enrolling in the Alongside Carrier who do not appear on the Alongside Carrier Bill

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