

INTRODUCING 2025...

Q3 Hot Topics

Always refer to carrier underwriting guidelines for all pertinent details.



Aetna

• Selling Highlights:

- ▶ NEW! Aetna Health Your Way™ - This new wellness program will engage and reward adult members for completing a health screening and healthy activities.
- ▶ Strengthening benefits for family planning – Adding coverage for artificial insemination under basic infertility benefit.
- ▶ Expanded CVS Virtual Care® – Include mental health support for 13–17-year-olds



Anthem

• Rates:

- ▶ Quarterly Rate Change Average*: PPO: 1.7% and HMO: 1.8%
- ▶ *actual rate changes may vary by network and rating area.

• Selling Highlights:

- ▶ Anthem now allows union carve out groups. For groups with total employees exceed 100 but have a union population that has coverage, we can now offer coverage to the nonunion employees.
- ▶ New Sales Promotion: Now through December 2025, new groups will be allowed to select All Networks, any combination of networks with no restrictions for the life of the group.

• Underwriting:

- ▶ **DE9C not required with 3 or more subscribers enrolling!** This applies to new medical and specialty sales.
- ▶ **Relaxed Participation:** 25% participation for groups of 5+ enrolled subscribers! **60% participation is required for 4 or less subscribers enrolled**

Q3 Hot Topics



Blue Shield

- **Rates:** Quarterly Rate Change Average*: PPO: 1.9% and HMO: 2.0%
 - *actual rate changes may vary by network and rating area.
 - **Relaxed Participation extended through 12/31/25** – groups with 5+ enrolled employees need only 25% participation for medical, dental, vision and life plans!
 - **Bundle & Save – 10% discount for small business specialty** available when added to medical for groups of 1-100 employees.
- **Selling Highlights:**
 - Wellvolution digital therapeutics, Teladoc Mental Health, Nurse help 24/7, and LifeReferrals 24/7 EAP-like program.
 - Wellness discount program – Gym membership discounts, alternative care discounts (acupuncture, chiropractic, massage therapy) and vision care discounts.



CalChoice

- **Q3 Rate Action:**
 - **Anthem:** HMO +1.1% and PPO +1.1%
 - **HealthNet:** +3.3%
 - **Kaiser:** Rate Pass
 - **Sharp:** +5%
 - **UnitedHealthCare:** 1.8%
 - *actual rate changes may vary by network and rating area.
- **Underwriting:**
 - Participation Promo: Prior carrier bill accepted in place of DE-9C if 6+ enrolled
 - Commission: Standard 5% – no additional Q3 bonus promos
- **New:**
 - **New Anthem Blue Cross Platinum PPO B** – Prudent Buyer network, lower \$5,000 OOP max
 - **Pet Insurance** – MetLife & Spot launching end of April via the Member Value Suite at discounted rates

Q3 Hot Topics



BBSI

• Selling Highlights:

- Why BBSI? Gain access to competitive plans and rates with the buying power of BBSI. Experienced professionals will partner with you to make decisions as easy as possible and guide you through enrollment.
- Comprehensive Benefits Package: Dental, Life, AD&D, Long and Short Term Disability, Group Legal, FSA, EAP, Accident, Vision, Identity protection, Pet Insurance, HSA, Critical Illness.
- Regional plans and networks are also available!



FOR SMALL
BUSINESS

CoveredCA Small Business

- **Website facelift:** Now it's much easier to navigate and is very user friendly.
 - They have a new process for ACH initial payments so implementation is easier than waiting for groups to pay online.
- **Bonus Program:** A partnership that pays!
 - Earn more when you sell new CCSB small groups with effective dates of 7/1/25 to 1/1/26.

Group Size	Bonus per group (3 groups / 6+ groups)
51-100	\$8,000 / \$12,000
26-50	\$4,000 / \$6,000
11-25	\$2,000 / \$3,000
5-10	\$1,000 / \$1,500

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Health Net

- **Rates:** Quarterly Rate Change Average*: HMO: 2.3% and PPO: 1.5%

*actual rate changes may vary by network and rating area.

- **Selling Highlights:**

- Save 5% of ancillary premiums when enrolling Dental + Vision or Life.
- Mental Health Benefits, Teladoc and Wellness rewards program!

- **Simplified Underwriting:**

- **Enhanced Choice (HMO & PPO)** – NEW! Minimum 4 active subscribers & 25% participation or NEW! No participation requirements when 10+ employees enroll. Mix and match PPOs and all HMOs. No DE9C required. No Prior carrier bill.
- **Sell HMO with 6 Promotion** – Minimum 6 active subscribers and no participation requirements. Mix and match any HMO plans. No DE9C, payroll or ownership documents are required! (Age 75+ just 2 weeks payroll). No waivers are required, No participation attestation, No prior carrier invoice required.



Kaiser

- **Rates for 2024 are effective 1/1/25 through 12/31/25**

- HMO NorCal 8.2% HMO SoCal 5.1%
- PPO NorCal 6.5%, PPO SoCal 6.7%

- **Plan Updates:** When a new group enrollment is sliced against another health plan carrier, they must have these minimum eligible employee requirements for new sales only (not renewals).

- **Under 20 eligible employees:** at least 1 eligible employee enrolled.
- 20-50 eligible employees: at least 3 eligible employees enrolled.
- 51 + eligible employees: at least 5 eligible employees enrolled.

- **Employee Fitness Program:**

- One Pass Select Affinity from Optum, which offers reduced rates and complementary services. Access fitness centers, digital fitness classes, flexible membership and healthy meal delivery.
- Affinity Musculoskeletal Program offers 20% off Chiropractic, Acupuncture and Massage Therapy.

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MediExcel

• Underwriting Updates:

- ▶ Contingent Approval: Small groups enrolling less than 5 EEs and No DE9C
 - ▶ New Documents Required: must submit relevant IDs, Marriage Certificate and birth certificate for matching one of the parents. For domestic partners, a CA certificate of registered domestic partnership or notarized domestic partner declaration from Mexico.
 - ▶ Existing Clients may be subject to random recertification at renewal
 - ▶ MediExcel will continue to accept 1 enrolled employee on select plans
- MediExcel Medical Group Mexicali has been remodeled
 - Exclusive YMCA events for MediExcel Members – VIP Pool week in July and 1 day experience passes



Nippon Life Benefits

• Selling Highlights:

- ▶ Provide medical coverage for employer groups that operate within the US but are owned by a foreign company or parent.
- ▶ Global Coverage with Aetna International (medical and prescription coverage while traveling outside the US)
- ▶ Traditional East Asian Medicine (Acupuncture, herbal supplements, cupping, hypnotherapy and tai chi covered)
- ▶ Additional benefits: Active & Fit, Prenatal Program, Teladoc, ActiveHealth wellness program and Care Management.

• **National PPO Networks:** Aetna Signature Administrators (ASA) and Private Healthcare Systems (PHCS)

- ▶ **Plan Options:** Evolution PPO, Evolution PPO Value, Evolution HDHP, Evolution Value HDHP, Qualified HDHP

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SHARP Health Plan

- ▶ Earn more on new small group sales now through September 1, 2025! Enroll new small group business with effective dates of April 1, 2025, to September 1, 2025, to earn more with a tiered bonus program!

Total Number of Employees Enrolled	Bonus for each Employee Enrolled
10-19	\$50
20-29	\$75
30-39	\$100
40-49	\$125
50-74	\$150
75+	\$200



Trinet

- Trinet is HR designed for Small Business. What it means to work with Trinet:
 - ▶ Protect your book of business
 - ▶ Grow and retain clients
 - ▶ Expand your offerings
- Trinet offers comprehensive HR solutions for your clients
 - ▶ Trinet PEO is a full-service HR solution that unifies HR, payroll, access to big-company benefits and risk mitigation.
 - ▶ Trinet Broker Flex gives clients an integrated solution for managing open market benefits in combination with Trinet PEO services.
 - ▶ Trinet HR Plus is a scalable solution that combines flexible service options alongside all-in-one technology platform to simplify HR, benefits administration and payroll processing.

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United Healthcare

Quarterly Rate Change:

- HMO: 1.8% Statewide
- PPO: 3.5% Statewide
- Navigate: Rate Pass

Plan Portfolio Changes:

- There are no changes to the plan portfolio; however, the optional infertility benefit will continue at the same premium percentage loads without change (HMO plans at 3.4% and PPO Select Plus/Core plans at 4.9%). Additional information noted below for reference on SB729.

Underwriting Guidelines:

- An extension of the relaxed participation guidelines for Choice Simplified and Staff Model through 07/31/2025.
- There must be at least 25% participation between UnitedHealthcare and 2 staff model carrier(s) with 5 employees enrolling with UnitedHealthcare, excluding COBRA participants.
- No minimum California employee enrollment required.
- Upon submission a copy of the most recent billing statement from the current carriers reflecting employee census and applications and waivers from any employees not reflected on the billing statement.
- *Note: May not write alongside CaliforniaChoice and Covered CA for Small Business. Kaiser composite rates are permitted alongside Kaiser composite rates.*