

## UHC CA Small Group (1-100) January 2018 information

### PRODUCT:

- Three Package options: **Choice Simplified I; Choice Simplified II** and **Multi-Choice State**
  - 2018 Multi-Choice State package now includes plans across ALL networks (PPO & HMO)!
  - **Mix and Match ANY plan, ANY network, ANY metallic Tier** (within the selected package)
  - *NOTE = A group can't mix plans across packages!*
- **Virtual Office Visits** – included in all plans
- **HEAL** is available to members enrolled on a PPO Select Plus or Core plan designs (in applicable areas)
- **REAL APPEAL** – available to members enrolled on PPO 2018 plans (Select Plus, Core and Navigate)
  - A no-cost value add program including tools and support to help employees lose weight, feel good and prevent weight-related health conditions
- **Chiropractic & Acupuncture** included in HMO & PPO plans (NOTE: chiro is not covered on HMO state-package plans only)

### UNDERWRITING:

- **Groups with 10 or more eligible employees can submit participation/certification form in lieu of DE9-C**
- UW updates- individual coverage valid waivers (on/off exchange)
- UHC can write 1099 eligible employees
- UHC has the opportunity to write groups even if the group doesn't have 51% of the eligible employees in CA
  - Multi Site Guidelines apply
- Eff 4/1/16: **Participation is now 60%!**
- Eff 4/1/16: **Write alongside of staff model HMO (Kaiser) – Choice Simplified package option only need 5 CA enrolling employees with UHC & 60% participation between both carriers.**
- Eff 4/1/16: Employer contribution: At least 50 percent of the employee premium or a minimum of \$100 dollars of the employee premium.
- Eff 4/1/16: Owner-Only C & S-corps and LLC groups permitted (*non-spouses*)
- Eff 1/1/17: Start-Up groups now eligible to apply with 6 weeks acceptable payroll; all other guidelines apply
- Eff 7/1/17: Additional documentation required for groups that have less than 10 eligible employees (*details outlined on Underwriting comparison brochure*) Does not apply to groups with 10+ eligible using the participation certification form!
- Eff 10/27/17: SAM Group submissions with 1-2 “eligible” employees require electronic payment (EFT); binder check is not an option

### COMMISSION:

- 2018 CA small group 1-100 commission level is 5% of paid premium

### RATE INFORMATION:

- **Q1 2018 statewide averages:**
  - **PPO: Rates increased by 2.5% relative to currently-filed rates (all networks)**
  - **HMO: Rates decreased by -0.6% relative to currently-filed rates (all networks)**

### NETWORK:

- **Select Plus** (Full PPO national network, **please speak with your AE if the group has members in ID, AK or HI**)
- **Core** (Narrow PPO network) - for CA employees and has national network access while traveling out of CA
- **Core has 97% of Select Plus hospitals and CORE has 75% of Select Plus providers (CA statewide)**
  - Breakdown: 72% of PCPs are included & 76% of Specialists are included. And all CA Select Plus PPO hospitals statewide are included **with the exception of Sutter (excludes Sutter!)**.
- **Navigate (EPO)** - PCP required and electronic referral for specialists required
- **Signature** (Full HMO network) – your system may also show network plan name as SignatureValue
- **Advantage** (Narrow HMO network)
- **Focus** (Lean HMO network)
  - Focus is available in: Alameda, Contra Costa, Los Angeles, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Stanislaus, Ventura, and Yolo counties.
- **Alliance** (High Performance HMO network)
  - Alliance is only available for California employer groups with 1-100 employees in: Fresno, Kern, Kings, Los Angeles, Madera, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo and Ventura counties.