

Kaiser Wrap Participation Guidelines

Carrier guidelines must be met for Kaiser and for any other carrier written alongside Kaiser.

If Kaiser is offered to a Small Group employer, please follow the guidelines below when writing alongside the following carriers:

Kaiser Permanente (2-50 Employees)

- 70% of eligible must enroll with either carrier being offered and a minimum of 1 enrolling in Kaiser Permanente (single plan)
- 70% of eligible must enroll with either carrier being offered and a minimum of 3 enrolling in Kaiser Permanente (Multiple Plan Offering)
- Not Available if offering POS or PPO

Aetna (4-50 Employees)

- the greater of 50% of eligible and a minimum of 8 enrolling in any of the Aetna small group plans (alongside another carrier's HMO plan) (those waiving for Kaiser do not count toward participation)
- the greater of 75% of eligible and a minimum of 4 enrolling in any of the Aetna small group plans (Standard Guideline) (those waiving for Kaiser count toward participation)

Anthem Blue Cross (2-50 Employees)

- 75% of eligible must enroll in Anthem Blue Cross with a minimum of 2 enrolling in the EmployeeElect portfolio (those waiving for Kaiser count toward participation)
- 60% of eligible must enroll in Anthem Blue Cross with a minimum of 2 enrolling in the BeneFits portfolio (those waiving for Kaiser count toward participation)
- 75% of eligible must enroll in Anthem Blue Cross with a minimum of 5 enrolling in the EmployeeChoice portfolio (those waiving for Kaiser do not count toward participation)

CIGNA (15-50 Employees)

- 60% of eligible must enroll in CIGNA with a minimum of 15 enrolling, Kaiser Wrap groups will not qualify for the RAF program, and Health Statements will be required for all enrolling (those waiving for Kaiser count toward participation).

CaliforniaChoice (2-50 Employees)

- Not applicable as Kaiser Permanente is offered in the plan portfolio

Health Net (2-50 Employees)

- 50% and a minimum of 6 employees must enroll in one of Health Net's HMO (Standard or Silver Network) or Elect Open Access plans (those waiving for Kaiser count toward participation)
- 75% and a minimum of 6 employees must enroll in one of Health Net's PPO or POS plans (those waiving for Kaiser count toward participation)
- Dual Choice: 1 Health Net HMO, Elect Open Access or POS plan may be written on a dual choice basis with 1 PPO plan as long as Health Net's participation is 75% and a minimum of 6 employees enroll (those waiving for Kaiser count toward participation)
- Dual Choice: 1 Health Net HMO or Elect Open Access plan may be written on a dual choice basis with 1 Health Net POS plan as long as Health Net's participation is 75% and a minimum of 6 employees enroll (those waiving for Kaiser count toward participation)
- Enhanced Choice or Silver Choice: 75% and a minimum of 6 must enroll in any of Health Net's plans (those waiving for Kaiser count toward participation)
- Hⁿ Options Portfolio: 75% of eligible must enroll with either carrier being offered and a minimum of 5 must enroll in Hⁿ Options (those waiving for Kaiser do not count toward participation)
- Hⁿ Options Silver Choice Portfolio: 75% of eligible must enroll with either carrier being offered and a minimum of 5 must enroll in Hⁿ Options Silver Choice (those waiving for Kaiser do not count toward participation)
- Salud HMO y mas Standalone: 2 or more employees must enroll in Salud (those waiving for Kaiser count toward participation)

Kaiser Permanente Choice Solution (2-50 Employees)

- Not applicable as Kaiser Permanente is offered in the plan portfolio

Sharp Health Plan (10-50 Employees)

- 10-15 enrolling employees: Minimum of 10 employees enrolled with Sharp HMO (70% participation between Kaiser and Sharp required)
- 16 + enrolling employees: Minimum of 10 employees or 50% enrolled with Sharp HMO, whichever is greater (70% participation between Kaiser and Sharp required)
- Not available if writing Sharp Dual Option HMO/PPO

UnitedHealthcare/PacifiCare (5-50 Employees)

- PremierSource Portfolio: 75% of eligible must enroll with either carrier being offered and a minimum of 5 must enroll as UnitedHealthcare enrollees. PremierSource is eligible for the current RAF program. Those waiving for a staff model HMO do not count toward participation and must submit their HMO applications or current bill in lieu of waivers.
- 10-15 eligible employees with a staff model HMO only (i.e. Kaiser): 75% of eligible must enroll in UnitedHealthcare or PacifiCare (single plan) (those with qualifying waivers are not counted in the participation total)
- 16-50 eligible employees with a staff model HMO only (i.e. Kaiser): 60% of eligible must enroll in UnitedHealthcare or PacifiCare (single plan) (those with qualifying waivers are not counted in the participation total)
- 10-50 eligible employees with a staff model HMO only (i.e. Kaiser): 75% of eligible must enroll in UnitedHealthcare Multi-Choice package or PacifiCare Choice Series (those with qualifying waivers are not counted in the participation total)
- When employer contributes 100% toward the employee premium, 100% of eligible employees must enroll
- Not available if writing a carve out
- COBRA participants and employees in waiting period are not considered Eligible Employees and are not included when determining the participation requirement

Eff. 3/1/09 - Rev. 3/17/09

INFORMATION IS BELIEVED TO BE CURRENT AND IS SUBJECT TO CHANGE. THIS IS NOT A GUARANTEE. CARRIER WILL MAKE FINAL DETERMINATION.