

Relaxed participation requirements for small business extended to September 30, 2018

We're relaxing underwriting participation requirements for groups with five or more enrolled employees to just 25% for our medical, dental, vision, and life insurance plans.

Trio HMO plans – enroll as few as one member

We're waiving our participation requirements for Trio-only membership for groups of 1 to 100 eligible employees. Just select Trio plans only on the Master Group Application and a new group can enroll with Blue Shield with just a single member.

This promotion allows your client to purchase a medical plan and/or specialty benefits from Blue Shield alongside another carrier with more lenient underwriting participation rules.

Rules for the relaxed participation requirements promotion

- Applies to new medical small business and specialty clients with off-exchange plans and effective dates of **January 1, 2016 through September 30, 2018**.*
- At least 25% of the total number of eligible employees enroll in a Blue Shield healthcare plan with no fewer than five.
- Only one carrier's HMO plans can be written alongside a Blue Shield plan.†
- EPO benefit designed plans cannot be written alongside any Blue Shield medical products.
- When offering dental, vision,** and life** products, Blue Shield must be the sole carrier.
- Groups who contribute 100% of premiums for medical or specialty coverage must enroll 100% eligible employees (except those waiving due to other group coverage through another employer).
- Groups must meet the definition of a qualified small employer group.
- All normal eligibility and enrollment documents are required.
- Refusals are required for all eligible employees not enrolling in the Blue Shield plan(s).

Example of relaxed participation requirements:

		Sample Company	Your Company
1	Total number of employees eligible for coverage	24	
2	Number of employees with valid waivers (Medicare, Medi-Cal, military, covered by spouse's group coverage only)	4	
3	Number of eligible employees (subtract line 2 from line 1)	20	
4	Multiply the number of eligible employees by .25 to determine whether minimum participation is met.	$20 \times .25 = 5$ As long as 5+ eligibles enroll for health coverage, the participation requirement is met.	

* Blue Shield reserves the right to modify the reduced participation for new small business at any time.

** Underwritten by Blue Shield of California Life & Health Insurance Company.

† Except when MediExcel is written as third carrier.