

Small Business Q1 2027 Broker Roadshow Q&A

- 1. Are there any Dental or Vision Products we can offer or refer groups to?**
 - a. Yes, we offer a range of DHMO, DPPO, and vision plans to fit your groups' needs. We also offer discounts on dental and vision premiums when bundled with medical. Please reach out to your Blue Shield sales representative for more information on plans, rates, and discounts.

- 2. When will the small group API capability be available? Can I use it to enroll a new group?**
 - a. We expect a limited rollout of the first phase of API to begin in Q1 2027 for member level transactions, keep an eye on your inbox for the official launch announcement soon. New business enrollment is something we're planning to include in the future, but don't have a specific timeline for yet.

- 3. Are there any plans to add API or other data connections with Employee Navigator?**
 - a. Our initial API launch later this year does not include specific integration with Employee Navigator. As we evolve our API capabilities in 2027 and beyond, the possibility of integration with ben-admin platforms such as Employee Navigator will be revisited.

- 4. How much of an impact will the MCO tax have on 2027 rates if it is approved?**
 - a. The MCO tax will have about a 1% increase on rates if it is approved. The timeline for approval or denial is not clear; however, we don't expect a resolution until early in 2027.

- 5. Q: When will Q1 2027 rates be available?**
 - a. Rates will be available on your quoting platform of choice in time for market launch on October 1st.

- 6. When will the digital AI assistant be available to small group members?**
 - a. An initial rollout of our conversational AI assistant is planned for Q1 of 2027.

- 7. If a group is currently offering Blue Shield alongside Health Net, is there a process to transition the soon to be discontinued Health Net employees to Blue Shield before their renewal?**
 - a. Yes, a loss of coverage is a qualifying event that allows employees to be added to an existing Blue Shield plan. The most efficient way to enroll affected employees is through our online enrollment and maintenance tools. When submitting the enrollment, please select "Loss of Coverage" as the qualifying event and include the coverage end date.

- 8. Does Blue Shield work with third party exchanges such as Covered California and CaliforniaChoice?**
 - a. Blue Shield of California does offer small business plans through the Covered California exchange. We do not work with CaliforniaChoice.

- 9. For the Health Net transition bonus program, is the bonus paid per member or per subscriber?**
 - a. The Health Net transition bonus payout is calculated per eligible member sold between October 1st, 2026, and March 31st, 2027, for group effective dates 10/1 – 3/1. Both subscribers and dependents count towards the bonus payout. Bonus is payable for members enrolled on new business cases only. Members enrolled to existing Blue Shield groups do not apply toward the bonus calculation. Please refer to the program rules for more details.

- 10. Which groups qualify for the Health Net transition bonus?**
 - a. Small groups who are currently with Health Net and are sold as new business with Blue Shield during the bonus window (10/1/26 – 3/31/27) with effective dates between 10/1 and 3/1 are eligible for the bonus. Covered California for Small Business (CCSB) membership is not eligible for this bonus. Please refer to the program rules for more details.

- 11. Where can I go to get help with the Employer Enrollment Tool?**
 - a. We have a [resources page](#) on our Broker Connection website with step-by-step guides, videos, and FAQs. If you still have questions, or are having trouble with the tool, please call Broker Services at [\(800\) 559-5905](tel:8005595905) and they will be happy to help.

12. Do Blue Shield PPO plans include national coverage?

- a. Yes, if you have groups with out-of-state employees then they would be covered under our national Blue Card network which features over 2 million in-network providers and facilities. Additionally, members of our PPO plans are covered when they're traveling away from home in 190 countries.

13. How can I get in touch with Broker Services if I have a question? Is Blue Shield ready to support me during Open Enrollment?

- a. Blue Shield is here to support you during this busy season by phone, live chat, and email. Phone and live chat are available Monday – Friday from 8am – 6pm. Our phone number is [\(800\) 559-5905](tel:8005595905) and our email is producerservices@blueshieldca.com. We look forward to supporting your success throughout Q4 open enrollment and Q1 selling season.