

Medical Cheat Sheet - Nebraska ACA



OCI has created a cheat sheet for your use with Medical policies

	BCBS OF NE	MEDICA	UHC
Plan Information 2-50			
General Group Definition (W-2 employees cannot be owner or spouse)	Minimum 2 W-2 employees enrolling, cannot be owner, spouse or child	Minimum 1-W-2 Employee	Minimum 1 "Common Law" Employee (W-2 or 1099)
Large Group Designation (Talk to your OCI Rep for more info)	51+ Total Employees	51+ Eligible Employees	51+ Eligible in the Prior Calendar Year
Participation	2-3 after valid waivers = 100% 4-9 after valid waivers = 100% minus 1 Employee 10-50 after valid waivers = 75% after valid waivers	75% After valid waivers	70% After valid waivers
Available Networks	1. Network Blue 2. *Limited* BluePrint Health (CHI) 3. *Limited* Premier SelectBlue Choice (Methodist)	1. Choice National 2. *Limited* CHI Network 3. *Limited* Elevate Network (Methodist)	1. Choice Plus 2. *No OON* Choice 3. *Limited* CORE Network (No CHI)
Dual or Multi Choice Options	2 Plans as well as 2 narrow network options Cannot be more than one metal level apart	2-5 Enrolled = 2 plans & networks 6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & networks	Multi-Choice allows any number of plan options
Carve-outs	Yes (may require Underwriting approval)	Yes (may require Underwriting approval)	Union vs. Non-Union Hourly vs. Salaried Management vs. Non-Management
1099 Eligible	Yes (Up to 25% of employees)	No	Yes

Medical Cheat Sheet - Nebraska Level Funded



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	AETNA AFA	ALLSTATE/NATIONAL GENERAL	CHAMBERCHOICE (BCBS)	MEDICA MAX LIABILITY	UHC LF/ALL SAVERS
Available States	Nebraska, Iowa, Missouri, Kansas	All States Except Hawaii	Nebraska, Minnesota	Nebraska, Minnesota, North and South Dakota, Parts of Iowa and Wisconsin	All States if broker is based in Nebraska, Minnesota, Kansas, Missouri, North Dakota, South Dakota, and Western Iowa
Minimum Enrollment	2 Enrolled	2 Enrolled/3 Enrolled (Meritain)	5 Enrolled	5 Enrolled	2 Enrolled
Underwriting with Applications	2+ Enrolling Will underwrite with competitor apps (Need Aetna apps at installation) Requires current year's renewal Requires claims if currently LF	2+ Enrolling Will underwrite with competitor apps (Need AllState Auths for FIRM rates/installation) Requires claims if currently LF	5+ Enrolling Completed through DataHub only	5+ Enrolling with current coverage, will underwrite with competitor apps (Requires NE Uniform Apps at installation) Will not underwrite virgin groups Requires aggregate claims if currently LF	2+ Enrolling Will underwrite with competitor apps UHC LF Employer Release of Information (Requires UHC LF apps at installation) Requires Tax ID
Underwriting from Census (GRx, etc.)	5+ Enrolling if currently LF Requires current year's renewal and claims information 25+ Enrolling if currently LF Requires current year's renewal	20+ Enrolling with current coverage Requires AllState RAQ for FIRM rates Requires claims if currently LF Requires current year's renewal	10+ Enrolling all groups (Including virgin coverage) Requires RAQ only if virgin group	10+ Enrolling with current coverage Will not underwrite virgin groups Requires aggregate claims if currently LF	5+ Enrolling with current coverage Requires Tax ID
Large Group Designation (Talk to your OCI Rep for more information)	51+ Eligible Employees	51+ Enrolling Employees	51+ Total Employees	51+ Eligible Employees	51+ Eligible in the Prior Calendar Year

PLAN INFORMATION	AETNA AFA	ALLSTATE/NATIONAL GENERAL	CHAMBERCHOICE (BCBS)	MEDICA MAX LIABILITY	UHC LF/ALL SAVERS
Participation	2-9 Eligible = 50% Floor 10-100 Eligible = 30% Floor	75% After valid waivers or 50% floor Can do Husband/Wife groups or 2 owners, if they have 1 W-2 employee waiving	5 Eligible = 100% 6-9 Eligible = 100% minus one life 10-250 Eligible = 50% Floor OR 75% after valid waivers	50% Floor - See participation guidelines	2-50 Eligible = 25% Floor
Available Networks	1. Aetna Choice POS II 2. *Limited* NHN (NE Medicine and Methodist)	1. Aetna Signature Administrators * PPO 2. *Limited* Narrow Network Options	1. Network Blue 2. *Limited* BluePrint Health (CHI) 3. *Limited* Premier SelectBlue Choice (Methodist)	1. Choice National 2. *Limited* CHI Network 3. *Limited* Elevate Network (Methodist)	1. Choice Plus 2. *No OON* Choice 3. *Limited* CORE (No CHI)
Dual or Multi Choice Options	2-4 Enrolled = 2 plans 5+ Enrolled = 4 plans	2 Enrolled = 1 option 3-15 Enrolled = 2 options 16-24 Enrolled = 3 options 25+= 4 options Need to know plan selections 2-12% additional load	5-9 Enrolled= dual option 10+ Enrolled = 3 options are allowed Multiple networks can be elected	2-5 Enrolled = 2 plans & networks 6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & networks	Yes, no limit on plan offering
Adjustable Stop Loss	\$20,000	Choose \$6,500-\$100,000	5-9: \$20,000; 10-25: \$30,000; 26-50: \$40,000; 51-100: \$50,000; 101-150: \$60,000; 151-250: \$70,000	\$30,000	Choose \$15,000, \$25,000, \$35,000, \$45,000
Carve-outs	Not permitted	Yes, recommended to contact legal and tax counsel	Yes (may require Underwriting approval)	Yes (may require Underwriting approval)	Union vs. Non-Union Hourly vs. Salaried Management vs. Non-Management
Telehealth (Yes/No)	Yes CVS Virtual Care and Teladoc Co-pay: \$0 HSA: Consult fee	Yes Recuro Health Co-pay: \$0 HSA: \$45	Yes Telescope Co-pay: \$10 HSA: See fee schedule	Yes Amwell Co-pay: \$0 HSA: \$75	Yes HealthiestYou Co-pay: \$0 HSA: Member cost share applies until deductible is satisfied