Medical Cheat Sheet- Minnesota Fully Insured

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

	BCBS OF MN	MEDICA	UHC	HEALTHPARTNERS
Plan Information 2-50				
General Group Definition (W-2 employee cannot be owner or spouse)	1 Common law employee (no owner only)	Minimum 1-W2 employee	Minimum 1 "Common law" employee (W-2 or 1099)	1 common law W2 employee (will not write owner only)
Large Group Destination (Talk to your OCI Rep for more information)	51+ Eligible employees in previous full calendar year	51+ Eligible in the Prior Calendar Year	51+ Eligible in the Prior Calendar Year	51+ Eligible in the Prior Calendar Year
Participation	75% After eligible waivers removed	75% After valid waivers	75% After valid waivers	75% after eligible waivers removed
Available Networks	Aware (Blue Access Blans) - Broadcast Network High Value - More Narrow Network with cost savings	1. Choice Passport 2. Altru & You 3. Clear Value 4. Complete Health 5. Elect 6. Essentia 7. Park Nicollet 8. Ridgeview Community 9. Vantage Plus	1. Choice Plus 2. *No OON* Choice	1. Open Access 2. Perform 3. Achieve 4. Select 5. TieredChoice 6. Cornerstone using the SI EZ Portfolio
Dual or Multi Choice Options	2-9 employees enrolled = 2 plan options 10+ employees enrolled = up to 4 plan options **No rules/limitations on plan/network combination	2-5 Enrolled = 2 plans & 2 networks 6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & networks Can't do narrow network only	Multi-Choice allows any number of plan options	1-5 enrolled employees may offer 1 plan 6-9 enrolled employees may offer up to two plans on one network or one plan on two networks if using Cornerstone or Select networks 10-50 enrolled employees may offer up to 3 plans and all plans may be offered on two networks

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Carve-outs	No	Yes (may require UW approval)	Union vs. Non-Union Hourly vs. Salaried Management vs. Non-management	Yes (we require UW approval)
1099 Eligible	No	No	Yes	No

Medical Cheat Sheet- Minnesota Level Funded

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	NATIONWIDE	BCBS OF MN	HEALTHPARTNERS	MEDICA	UHC
Plan Information 2-50					
Minimum Enrollment	2 Enrolled/3 Enrolled (Meritain)	15 Enrolled contracts/Employees	5 Enrolled	5 Enrolled	2 Enrolled
UW with Applications	2+ Enrolling Will underwrite with competitor apps (Need Allstate auths for FIRM rates/installation) Requires claims if currently LF	**No Health History Applications - Must use Census for GRx Rating	Do not require Health history applications If quoting with apps: Needed to Quote: • Employer Questionnaire • Current Bill • Controlled Group Form	10+ Enrolling with current coverage Will not underwrite virgin groups Requires claims if currently LF	5+ Enrolling with current coverage Requires Tax ID
UW from Census (GRx, etc.)	20+ Enrolling with current coverage Requires AllState RAQ for FIRM rates Requires current year's renewal Requires claims if currently LF	Minimum of 15 Employees enrolled/enrolling to quote for new business. Census for GRx rating must include EE's zip code. Needed to Quote: • Employer Questionnaire • Current and Renewal plan(s) • Current and Renewal Rates • 2 years claims (if available) ** Usually not available on groups Under 50	GRX down to 5 enrolled Needed to Quote: • Employer Questionnaire • Current Bill • Controlled Group Form	10+ Enrolling with current coverage Will not underwrite virgin groups Requires 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 in the Prior Calendar Year	51+ Eligible in the Prior Calendar Year
Participation	75% Valid waivers OR 50% floor No husband and wife groups	50% Participation of all eligible employees regardless of waivers	35% Participation regardless of waivers	50% Floor - See participation guidelines	35% Floor
Available Networks	1. Aetna Signature Administrator ® PPO 2. *Limited* Narrow Network Options 3. *RBP* Core Value - No Network	Aware and High Value network using the Turn Key portfolio	1. Open Access 2. Perform 3. Achieve 4. Select 5. TieredChoice 6.Cornerstone using the SI EZ Portfolio	1. Choice Passport 2. Altru & You 3. Clear Value 4. Complete Health 5. Elect 6. Essentia 7. Park Nicollet 8. Ridgeview Community 9. Vantage Plus	1. Choice Plus 2. *No OON* Choice

Medical Cheat Sheet- Minnesota Level Funded

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	NATIONWIDE	BCBS OF MN	HEALTHPARTNERS	MEDICA	UHC
Plan Information 2-50					
Dual or Multi Choice Options	Dual, need to know plan & enrollment information, 2-12% additional load	Yes, see chart below for dual choice. We need at least 15 contracts/employees taking coverage for level funded plans NOTE: All benefits plans must have a minimum of 1 enrolled contract, Maximum plan and network numbers requires Turnkey Plan options only.	5-10 enrolled employees 2 plans, 10+ enrolled may offer 3 plans	2-5 Enrolled = 2 plans & 2 Networks 6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & networks Can't do narrow network only	Yes, no limit on plan offering
Adjustable Stop Loss	Choose $20,000-$100,000	The stop loss spec varies by group size ($75K 15-50, $85K 51-100, $115K 101+)	$30,000	$30,000	Choose $20,000, $30,000, $40,000, $50,000
Carve-outs	Yes, recommended to contact legal and tax counsel	Yes, but subject to UW approval. **If under 50 contracts UW will not consider	Yes (may require UW approval)	Yes (may require UW approval)	Union vs. Non-Union Hourly vs. Salaried Management vs. Non Management
Telehealth	Yes Recuro Health Co-pay: $0 HSA: $45	Doctor on Demand (same as in person, see SBC)	Doctor on Demand Co-pay andA $0-$89 (See SBC)	Yes Amwell and Virtuwell Co-pay: $15 less than in person visit Amwell HSA: $67 or less Virtuwell HSA: $79 or less	Yes HealthiestYou Co-pay: $0 HSA: Member cost share applies until deductible is satisfied

		BCBS of MN Dual Choice Chart			
	Recommended Number of Benefit Plans	Maximum Number of Benefit Plans	Recommended Number of Networks	Maximum Number of Networks	Maximum Combinations of Benefit Plans and Networks
9-1	1	1	1	1	1
10-25	1-2	2	1-2	2	4
26-99	1-2	3	1-2	3	9
100+	1-3	4	1-3	3	12