

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

# Medical Cheat Sheet - Nebraska Level Funded



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|                                                                                               | AETNA AFA                                                                                                                                              | NATIONWIDE                                                                                                                                     | CHAMBERCHOICE<br>(BCBS)                                                                   | MEDICA MAX<br>LIABILITY                                                                                                                                                                            | UHC LF/ALL SAVERS                                                                                                                                     |
|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Available States</b>                                                                       | Nebraska, Iowa, Missouri, Kansas                                                                                                                       | All States Except Hawaii                                                                                                                       | Nebraska, Minnesota                                                                       | Nebraska, Minnesota, North Dakota, and Wisconsin                                                                                                                                                   | All States if broker is based in Nebraska, Minnesota, Kansas, Missouri, North Dakota, South Dakota, and Western Iowa                                  |
| <b>Minimum Enrollment</b>                                                                     | 2 Enrolled                                                                                                                                             | 2 Enrolled/3 Enrolled (Meritain)                                                                                                               | 5 Enrolled                                                                                | 5 Enrolled                                                                                                                                                                                         | 2 Enrolled                                                                                                                                            |
| <b><a href="#">UW with Applications</a></b>                                                   | 2+ Enrolling<br>Will underwrite with competitor apps (Need Aetna apps at installation)<br>Current year's renewal claims if currently LF (Nice to have) | 2+ Enrolling<br>Will underwrite with competitor apps (Need AllState Auths for FIRM rates/installation)<br>Requires claims if currently LF      | 5+ Enrolling<br>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<br>Requires aggregate claims if currently LF | 2+ Enrolling<br>Will underwrite with competitor apps UHC LF Employer Release of Information (Requires UHC LF apps at installation)<br>Requires Tax ID |
| <b>UW from Census (GRx, etc.)</b>                                                             | 5+ Enrolling (includes virgin group)                                                                                                                   | 20+ Enrolling with current coverage Requires AllState RAQ for FIRM rates<br>Requires claims if currently LF<br>Requires current year's renewal | 10+ Enrolling all groups (Including virgin coverage)<br>Requires RAQ only if virgin group | 10+ Enrolling with current coverage<br>Will not underwrite virgin groups<br>Requires aggregate claims if currently LF                                                                              | 5+ Enrolling with current coverage Requires Tax ID                                                                                                    |
| <b>Large Group Designation</b><br><a href="#">(Talk to your OCI Rep for more information)</a> | 51+ Eligible Employees                                                                                                                                 | 51+ Enrolling Employees                                                                                                                        | 51+ Total Employees                                                                       | 51+ Eligible in the Prior Calendar Year                                                                                                                                                            | 51+ Eligible in the Prior Calendar Year                                                                                                               |

| PLAN INFORMATION                    | AETNA AFA                                                              | NATIONWIDE                                                                                                                                               | CHAMBERCHOICE (BCBS)                                                                                                   | MEDICA MAX LIABILITY                                                                                         | UHC LF/ALL SAVERS                                                                                   |
|-------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Participation</b>                | 2-9 Eligible = 50% Floor<br>10-100 Eligible = 30% Floor                | 75% After valid waivers or 50% floor<br>Can do Husband/Wife groups or 2 owners, if they have 1 W-2 employee waiving                                      | 5 Eligible = 100%<br>6-9 Eligible = 100% minus one life<br>10-250 Eligible = 50% Floor OR 75% after valid waivers      | 50% Floor - See participation guidelines                                                                     | 2-50 Eligible = 25% Floor                                                                           |
| <b>Available Networks</b>           | 1. Aetna Choice POS II<br>2. *Limited* NHN (NE Medicine and Methodist) | 1. Aetna Signature Administrators ® PPO<br>2. *Limited* Narrow Network Options                                                                           | 1. Network Blue<br>2. *Limited* BluePrint Health (CHI)<br>3. *Limited* Premier SelectBlue Choice (Methodist)           | 1. Choice National<br>2. *Limited* CHI Network<br>3. *Limited* Elevate Network (Methodist)                   | 1. Choice Plus<br>2. *No OON* Choice<br>3. *Limited* CORE (No CHI)                                  |
| <b>Dual or Multi Choice Options</b> | 2-4 Enrolled = 2 plans<br>5+ Enrolled = 4 plans                        | 2 Enrolled = 1 option<br>3-15 Enrolled = 2 options<br>16-24 Enrolled = 3 options<br>25+= 4 options<br>Need to know plan selections 2-12% additional load | 5-9 Enrolled= dual option<br>10+ Enrolled = 3 options are allowed<br>Multiple networks can be elected                  | 2-5 Enrolled = 2 plans & networks<br>6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & networks | Yes, no limit on plan offering                                                                      |
| <b>Adjustable Stop Loss</b>         | \$20,000                                                               | Choose \$6,500-\$100,000                                                                                                                                 | 5-9: \$20,000;<br>10-25: \$30,000;<br>26-50: \$40,000;<br>51-100: \$50,000;<br>101-150: \$60,000;<br>151-250: \$70,000 | \$30,000                                                                                                     | Choose \$15,000, \$25,000, \$35,000, \$45,000                                                       |
| <b>Carve-outs</b>                   | Not permitted                                                          | Yes, recommended to contact legal and tax counsel                                                                                                        | Yes (may require UW approval)                                                                                          | Yes (may require UW approval)                                                                                | Union vs. Non-Union<br>Hourly vs. Salaried<br>Management vs. Non Management                         |
| <b>Telehealth (Yes/No)</b>          | Yes<br>CVS Virtual Care and Teladoc<br>Co-pay: \$0<br>HSA: Consult fee | Yes<br>Reкуро Health<br>Co-pay: \$0<br>HSA: \$45                                                                                                         | Yes<br>Telescope<br>Co-pay: \$10<br>HSA: \$81.50                                                                       | Yes<br>Amwell<br>Co-pay: \$0<br>HSA: \$75                                                                    | Yes<br>HealthiestYou<br>Co-pay: \$0<br>HSA: Member cost share applies until deductible is satisfied |