



**Important Updates Effective May 1, 2009**

**Mid Market to Small Group Enhancements**

- ♦ RAF promotion extended to AB1672 eligible groups moving from a large group contract to small
- ♦ Groups must provide a large group renewal with less than a 20% increase
- ♦ Group's renewal must be within 90 days of their requested effective date
- ♦ *Groups coming from a large group contract that are not AB1672 eligible are eligible for the RAF promotion if they can provide a large group renewal of less than a 20% increase within 90 days of their requested effective date*

**RAF Promotion Guidelines**

<b>2009 RAF Promotions</b>	<b>Effective May 1-December 31<sup>st</sup> 2009</b>
10-50 medically enrolling employees	.90 RAF
5-9 medically enrolling employees	Medically underwritten to determine RAF
2-4 medically enrolling employees	1.10 RAF

- ♦ Groups must submit a copy of both their current and prior renewal or their issued RAF upon new business case submission
- ♦ *Groups that receive a 10 point increase in their RAF are ineligible for this promotion*
- ♦ Groups must have a renewing RAF of 1.06 or better
- ♦ Groups enrolled with CaliforniaChoice or that have withdrawn from Aetna within 12 months of the requested effective date do not qualify
- ♦ Groups with no prior coverage do not qualify

*\*Please contact your local RBG representative for more details, additional restrictions may apply*

### **Underwriting (CMS Requirement of Dependent SS#s)**

- ♦ Effective January 1, 2009
- ♦ All Group Health Plans and Third Party Administrators are required to provide CMS with the SS#s of each enrolled member and participant
- ♦ *Underwriting will be requesting this information for each employee's spouse at time of new case submission and approval can be delayed if not provided.*
- ♦ Child social security information will not be required at time of new case submission

### **Employers Statement of Understanding Form (Attached)**

- ♦ Starts April 1, 2009
- ♦ For new business employers with 50% or more of the employees enrolling in an Aetna plan with a \$1000 deductible or higher
- ♦ A new form is required indicating the employer is not funding all or a portion of the member's deductible outside of an HRA or HSA account

### **New Underwriting Guidelines for Owners/Officers/Partners**

- ♦ Aetna will accept a group's previous carrier bill to determine eligibility when Officers and Owners do not appear on the group DE-6 or payroll
- ♦ The carrier bill must be detailed with names of each insured employee
- ♦ *\*If the carrier bill is not available, Articles of Incorporation and/or Partnership Agreement listing the appropriate names are acceptable*
- ♦ For groups with more than 5 enrolling employees

**Rogers Benefit Group Sacramento  
6540 Lonetree Boulevard Suite 100  
Rocklin, CA 95765  
Phone: (866) 405-2790  
Fax: (916) 960-0420**

**<http://sacramento.rogersbenefit.com/>**

**E-Mail [sacramento@rogersbenefit.com](mailto:sacramento@rogersbenefit.com)**