


**2009 RAF Promotions for Supported Small Group Carriers**



**RAF Promotion - July 1, 2009 – December 31, 2009**

- ◆ Renewal **RAF of 1.06 or lower** from current carrier
- ◆ Groups with 10-50 enrolling employees will receive a maximum .90 RAF
- ◆ No health statements required
- ◆ Groups must submit a copy of both their current and last year's renewal or their issued RAF at new business
- ◆ Groups that receive a 10 point increase in RAF are ineligible for this promotion
- ◆ Groups with 5-9 enrolling employees will be medically underwritten to determine their RAF

blue  of california

**RAF Program – July 1, 2009 through September 15, 2009**

- ◆ Renewal **RAF of 1.05 or lower** from current carrier
- ◆ *Groups using any employer-sponsored wrap plan such as an HRA are not eligible for any RAF promotion; plans include Shields Savings PPO 1800/3600, Shield Savings PPO 2250/4500 and Shield Spectrum PPO 3000*
- ◆ Groups of 10-50 enrolling employees: Guaranteed .90 RAF
- ◆ Groups of 6-9 enrolling employees: 10-point reduction
- ◆ No health statements or employer questionnaire required
- ◆ New groups' renewals must be within **two** effective dates of Blue Shield's original effective date

**Suite Deal RAF Promotions**

- ◆ *Groups using any employer-sponsored wrap plan such as an HRA are not eligible for any RAF promotion; plans include Shields Savings PPO 1800/3600, Shield Savings PPO 2250/4500 and Shield Spectrum PPO 3000*

**For qualifying groups with prior coverage**

- ◆ .90 RAF guarantee for groups of 10 or more enrolling employees
- ◆ 10-point RAF reduction for groups of 6-9 enrolling employees
- ◆ Applies to groups within 9 months of their most recent renewal
- ◆ Applies to groups renewing with a **1.05 RAF or lower**

**For groups with no prior coverage**

- ◆ .90 RAF guarantee for groups of 10 or more enrolling employees
- ◆ 1.00 RAF guarantee for groups of 6-9 enrolling employees



**RAF Promotion – July 1, 2009 – December 31, 2009**

- ◆ Renewal **RAF of 1.06 or lower** from current carrier
- ◆ Groups with 6-50 enrolling employees will receive a .90 RAF

- ◆ Groups that receive a 10-point RAF increase on their renewal with another carrier do not qualify for the RAF promotion
- ◆ No health statements or questionnaire required
- ◆ New groups must present a prior renewal within 3 months of their requested effective date
- ◆ Group's current carrier renewal census must match the enrolling employees in PacifiCare and /or UnitedHealthcare
- ◆ Groups coming from a large group contract that are now AB1672-eligible can qualify for the RAF promotion if they can provide a large group renewal of less than a 20% increase within 3 months of their requested effective date
  
- ◆ Groups currently enrolled with *California Choice®* or *Kaiser Permanente Choice Solutions* are not eligible for any of the above promotions.
- ◆ Cal COBRA/COBRA enrollees do not count towards group size in any of the above promotions.

**\*Note: Please be advised--carriers must know about any RAF promotion or special RAF consideration *before* the case is reviewed in underwriting, as cases will not be retroactively reviewed for a change in RAF**

**\*Please contact your local sales rep for details on all above RAF promotions. The above is a summary of guidelines, other restrictions may apply.**

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