

## 2023 New York Small Group Insurance Carrier Requirements (1-100 Eligible Employees)



- Please note that cases must be submitted to PGP complete and clean 1 business day before the below referenced submission deadlines.
- This allows us to get the case to the carrier by the submission deadline date.

| New York Carrier  | Aetna NY<br>Off Exchange Only   | EmblemHealth/HIP NY<br>On & Off Exchange   | Empire BlueCross BlueShield<br>Off Exchange Only   | HealthPass NY<br>Off Exchange Only  | Oscar NY<br>Off Exchange Only   | Oxford Health Plans NY<br>Off Exchange Only  |
|---|---|--|--|---|---|--|
| Effective Dates   | 1 <sup>st</sup> & 15 <sup>th</sup>  | 1 <sup>st</sup> Only   | 1 <sup>st</sup> & 15 <sup>th</sup>   | 1 <sup>st</sup> Only  | 1 <sup>st</sup> & 15 <sup>th</sup>  | 1 <sup>st</sup> & 15 <sup>th</sup>   |
| Submission Deadlines*   | 2 business days prior to the effective date   | 26 <sup>th</sup> of the month prior to the effective date but can be submitted up until the last business day of the month with a Late Submission Form.  | Up to the effective date for online submissions. 10 <sup>th</sup> of the month prior for paper submissions (1 <sup>st</sup> of the month effective dates only) | Prior to the effective date   | Up to the effective date  | 2 business days prior to the effective date (4+ OHI plans must submit by 15 <sup>th</sup> of the month prior)  |
| 1099  | 1099 employees are eligible if they meet the definition of a NYS employee.              | 1099 employees are eligible if they meet the definition of a NYS employee.   | 1099 employees are eligible if they meet the definition of a NYS employee.   | 1099 employees are eligible if they meet the definition of a NYS employee.  | 1099 employees are eligible if they meet the definition of a NYS employee.  | 1099 employees are eligible if they meet the definition of a NYS employee.   |
| Requires Wage & Tax Statement <sup>[1]</sup><br><i>Note: All carriers are requiring ownership documentation</i> | Yes   | Yes  | Yes  | Yes   | Yes   | Yes  |
| Off Exchange Participation Requirements <sup>[2]</sup>  | 60% participation after valid waivers: Medicare, Medicaid, Veterans, Spousal, Parental. | New business PPO and EPO-N Must have 60% of all eligible enrolling after valid waivers (valid waivers include spousal, parental, individual, Medicare, Medicaid and veterans coverage. HMO: None, minimum of 2 eligible employees. * See note below about groups with no W2 enrolling. | 60% participation on EPO, PPO after valid waivers: Medicare, Medicaid, Veterans, Spousal, Parental. * See note below about groups with no W2 enrolling.        | All plans except Oxford Liberty Plans, see note on page 2 regarding Oxford Liberty Plans - 75% participation including spousal & parental waivers, Medicare, Medicaid, and veterans. Must also meet a 20% enrollment in HealthPass Plans. * See note below about groups with no W2 enrolling. | 51% participation after valid waivers: spousal, parental individual coverage, Medicare, Medicaid, veterans, and employer-sponsored coverage with another carrier. * See note below about groups with no W2 enrolling. | Must have 60% of all eligible enrolling after valid waivers (valid waivers include spousal, parental, Medicare, Medicaid and veterans coverage). * See note below about groups with no W2 enrolling. |
| Multiple Plan Option Requirements   | Multiple plans allowed. Allows ghost plans.   | Multiple plan options allowed. Allows ghost plans.   | 4 plan maximum. Allows 1 ghost plan. 4 plans can be submitted on the portal. No manual submission.   | Multiple plan options allowed.  | Multiple plan options allowed. Allows ghost plans.  | Multiple plan options allowed with at least 1 member enrolling in each option. Groups that select 4 or more plan designs must submit via hard copy by the 15 <sup>th</sup> of the month prior.       |
| Participation Requirements for Out of Area Membership   | Must have a physical location in NY   | None. Qualcare, Connecticare, and FirstHealth networks available for out of area members through the Bridge Network.   | Must have an office location in 28-county service area with 1 Employee living, working, or residing within the area.   | Up to 75% outside of NY, NJ, CT and PA  | Up to 20% OOA. Appropriate plan must be selected.   | Require at least 1 enrollee residing in service area <sup>[iii][iv]</sup>  |
| Available Out of Network Reimbursement Level  | n/a   | 80% of Fair Health for FH plans  | 80% of Fair Health for FH plans or 140% of Medicare  | n/a   | n/a   | 80% of Fair Health for FH plans or 140% of Medicare  |
| Lab Vendor  | Quest & Lab Corp  | Quest  | Quest & Lab Corp   | Carrier specific  | Quest   | Quest & Lab Corp   |
| Rx Vendor   | Aetna Pharmacy  | Express Scripts  | Ingenio Rx   | Carrier specific  | CVS/Caremark  | Optum Rx   |
| Pediatric Dental/Vision Coverage  | Included  | Included / Adult Dental and Vision included with some plans  | Included / Adult Vision also included  | Included  | Included  | Included   |
| HSA Vendor and Website  | Payfleximplementation@payflex.com<br>CBClientsupport@payflex.com                        | Health Equity  | Benefit Wallet<br>Mybenefitwallet.com  | Carrier Specific  | HealthEquity<br>healthequity.com  | OptumBank<br>optumbank.com   |
| Broker Commissions  | \$30 PEPM   | EPO/PPO: \$0 / HIP: 3%   | 4%   | Carrier Specific  | 4%  | 3.75%  |

\* Note: If you have a group with no W2 employee enrolling please contact your Employee Benefits Consultant or Broker Account Manager for confirmation of groups eligibility. The enrolled W2 employee cannot be a spouse of the owner. Emblem, Healthfirst, HealthPass, Oscar, and Oxford will allow LLCs, S-Corps, and C-Corps with 2 or more owners, without a W2 employee, as long as they are not husband/wife. Please contact your PGP Employee Benefits Consultant or Broker Account Manager for confirmation of group eligibility.

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### Disclaimers

**HealthPass Oxford Liberty Plans Participation Requirements:** Groups adding or renewing an Oxford Liberty plan will be subject to the normal Oxford underwriting guidelines of 60% after valid waivers specifically for Oxford plans. This is in addition to the overall Healthpass participation guidelines.

Example: If a group elects a Liberty plan, 60% after valid waivers must enroll in any Oxford plan whether it's a Liberty plan or a Metro plan. Enrollments in the three other carriers (Emblem, Healthfirst and Oscar) do not count toward the new 60% Liberty participation rule. They will only count toward the overall Healthpass participation requirement. This only applies if a group wants to add a Liberty option.

New York Employers - 1-100 employees - based on federal full-time equivalent counting method. Determined by the average number of employees on business days during the prior calendar year including full time/part time/union/employees from commonly owned subsidiaries and affiliates.

[i] Employers whose only members are K1's do not qualify for group coverage. Employers must have at least one W2 employee in addition to K1's to qualify for a group health insurance plan.

[ii] During federal open enrollment carriers will not be enforcing these participation guidelines. Please contact your PGP Representative with additional questions regarding this special open enrollment period.

[iii] Oxford NY uses the UnitedHealthcare ChoicePlus network for all OOA members and members utilizing benefits outside of the Oxford service area.

[iv] Oxford NY will allow OOA members to enroll in coverage through any NON GATED OHI plan option (EPO, PPO, or HDHP). Liberty or Freedom Network. Gated EPO/Metro (NY) does not allow out of area members to enroll.

**Contact Us With Any Questions. We are Here to Help.**

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