

2020 Connecticut Small Group Insurance Carrier Requirements

* 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.

Connecticut Carriers	Anthem Fully Insured 2-50	ConnectiCare Fully Insured 1-50	Oxford Fully Insured 1-50 eligible	Aetna AFA 5-50 eligible	Anthem Balanced Funded 5+ Enrolled	Cigna 26+ enrolled	Connecticare/CBIA Fixed Funding Solution
Effective Dates	1 st Only	1 st Only	1 st & 15 th	1 st Only	1 st Only	1 st Only	1 st Only
Submission Deadlines*	20 th of the month prior to the effective date	1 business day prior to the effective date	2 business days prior to the effective date	MUST request quote by the 15 th of the month prior. <i>Electronic submissions: 27th of the month prior.</i>	10 th of the month prior to the effective date	Prior to the effective date	3 business days prior to the effective date
Requires Wage & Tax Statement	Yes	Yes	Yes	No	Yes	No	Yes
Off Exchange Participation Requirements¹	75% participation minus valid waivers, spousal, Medicare, Medicaid, parental, individual Anthem on or off exchange, and Connecticut on exchange subsidy	75% participation after valid waivers, spousal, Medicare, Medicaid, parental, and individual coverage	75% participation excluding valid waivers, spousal, parental, Medicare, Medicaid, State/Government policies (i.e. Veteran's insurance) that are paid at 100%, or Individual Exchange	50% of all eligible employees must enroll	75% participation minus valid waivers, spousal, Medicare, Medicaid, parental, individual Anthem on or off exchange, and Connecticut on exchange subsidy	Must have at least 26 eligible, at least 20 enrolled, and 50% participation	75% participation after the following approved coverage waivers: spousal, Medicare, Medicaid, Military, parental, and individual.
Contribution Requirements	Employer must contribute at least 25%	Employer must contribute at least 50%	Employer must contribute at least 50%	N/A	Employer must contribute at least 25%	N/A	Employer must contribute at least 50%
Multiple Plan Option Requirements	2 lives: 2 plan options 3 lives: 3 plan options 4 lives: 4 plan options 5-50 lives: 5 plan options Must have at least 1 employee enrolled in each plan option.	2 enrolled: 1 plan options 3-5 enrolled: 2 plan options 6-19 enrolled: 3 plan options 20-50 enrolled: 4 plan options	Can offer up to 3 plan options for electronic submissions. Can offer up to 4 plan options for paper submissions.	Can offer up to 4 plans	5-9 lives: 2 plan options 10-50 lives: 3 plan options Must have at least 1 employee enrolled in each plan option.	Dual option allowed	All 5 plans can be offered.
Participation Requirements for Out of Area Membership	No Limit on OOA%	No Limit on OOA%	No Limit on OOA%	Allowed, must be situs in CT	No Limit on OOA%	No Limit on OOA%	51% must work or reside in the service area
Available Out of Network Reimbursement Level	100%-130% of Medicare	110% of Medicare	110% of Medicare	105%/140% of Medicare	100%-130% of Medicare	80 th and 90 th UCR, 110%/150%/300% of Medicare	110% of Medicare
Lab Vendor	Quest & Lab Corp	Quest	Quest & Lab Corp	Quest	Quest & Lab Corp	Quest & Lab Corp	Quest
Rx Vendor	Express Scripts (Ingenio RX effective 1/1/20)	Express Scripts	Optum Rx	Aetna Pharmacy (value plus formulary)	Express Scripts (Ingenio RX effective 1/1/20)	Cigna Rx	Express Scripts
Pediatric Dental/Vision Coverage	Included	Included	Included	Not included	Included	Not included	Not included
HSA Vendor and Website	ActWise	Health Equity	OptumBank optumbank.com	Payflex	ActWise	mybenefitwallet.com	Health Equity
Broker Commissions	Case specific	Case specific	1-2 enrolled: \$5 PEPM 3-50 enrolled: \$40 PEPM	\$39 PEPM	Case specific	Case specific	Case specific

Contact Us With Any Questions. We are Here to Help.
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Document is subject to change.
 Please call your PGP Employee Benefits Consultant for confirmation.

¹ During federal open enrollment carriers will not be enforcing these participation guidelines. Please contact your PGP Employee Benefits Consultant with additional questions regarding this special open enrollment period.