

2020 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 Off Exchange Only	EmblemHealth/HIP NY On & Off Exchange	Empire BlueCross BlueShield Off Exchange Only	Healthfirst Off Exchange Only	HealthPass NY Off Exchange Only	Oscar NY Off Exchange Only	Oxford Health Plans NY Off Exchange Only
Effective Dates	1 st & 15 th	1 st Only	1 st & 15 th	1 st Only	1 st Only	1 st & 15 th	1 st & 15 th
Submission Deadlines*	1 st of the month effective dates: 10 th of the month prior. 15 th of the month effective dates: 25 th of the month prior.	26 th 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.	23 rd and 8 th as cut-off dates for online submissions. 10 th for paper submissions (1 st of the month effective dates only)	27 th of the month prior to the effective date	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 th 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.	1099 employees are eligible if they meet the definition of a NYS employee.
Requires Wage & Tax Statement ⁽¹⁾ <i>Note: All carriers are requiring ownership documentation</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Off Exchange Participation Requirements ⁽²⁾	60% participation after valid waivers: Medicare, Medicaid, Veterans, Spousal, Parental. Must be sole carrier.	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.	60% participation including spousal & parental waivers, Medicare, Medicaid, individual or any other medical insurance group coverage. * See note below about groups with no W2 enrolling.	75% participation including spousal & parental waivers, Medicare, Medicaid, individual or any other medical insurance. 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. 2 for online submissions 4 for paper submissions (Can't have more than 1 plan in each metallic level) Allows ghost plans.	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 th of the month prior.
Participation Requirements for Out of Area Membership	Must have a physical location in NY	No out of area employee's allowed	Must have an office location in 28-county service area with 1 Employee living, working, or residing within the area.	n/a	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 ⁽³⁾⁽⁴⁾⁽⁵⁾
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	n/a	80% of Fair Health for FH plans or 140% of Medicare
Lab Vendor	Quest	Quest	Quest & Lab Corp	Quest & Lab Corp	Carrier specific	Quest	Quest & Lab Corp
Rx Vendor	Aetna Pharmacy	Express Scripts	Ingenio Rx	CVS/Caremark	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 / Adult Dental and Vision included on Pro Plus Plans	Included	Included	Included
HSA Vendor and Website	Payfleximplementation@payflex.com CBClientsupport@payflex.com	Health Equity	Benefit Wallet Mybenefitwallet.com	HealthEquity	Carrier Specific	HealthEquity healthequity.com	OptumBank optumbank.com
Broker Commissions	\$20 PEPM	4%	4%	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, Empire, 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.

Disclaimers

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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