



2025 Carrier Requirements

	ALLINA HEALTH AETNA FUNDING ADVANTAGE	ANGLE HEALTH	BLUE CROSS AND BLUE SHIELD OF MINNESOTA STABILITY
Group Size Availability	2-100 enrolled	10+ enrolled	15 - 250 enrolled
Participation Requirements	20% of total eligible	50% after valid waiver; minimum 5 total members enrolled	50% of total eligible
Effective Dates	1st of the month	1st of the month	1st of the month
Underwriting Requirements	IMQs: 2-4 enrolled GRX: 5+ enrolled	AI: all group sizes	GRX: 15+ with or without current coverage Experience required when available
Contract Run Out Period	48 months	12 months	60 months
Aggregate Stop Loss	110% of expected claims	115% of expected claims	110% of expected claims
Specific Stop Loss	\$20,000	\$20,000	15-50 enrolled: \$75,000 51-100 enrolled: \$85,000 101-250 enrolled: \$115,000
Surplus Refund/Credit	Refund via EFT	Various options available	Credit
Minimum Hours per week	30 hours	30 hours	20 hours
1099s	No	Yes, pending specific carrier requirements	No
Carve Outs	No	No	Yes, pending specific carrier requirements



	ALLINA HEALTH AETNA FUNDING ADVANTAGE	ANGLE HEALTH	BLUE CROSS AND BLUE SHIELD OF MINNESOTA STABILITY
ACH	Required	Optional	Required
Dual Option	2-4 enrolled: 2 Plans 5+ Enrolled: 4 Plans	Yes, the group has the ability to offer multiple plans	15-25 enrolled: 2 plans with 2 networks 26-99 enrolled: 3 plans with 2 networks 100+: 4 plans with 2 networks
SIC	Ineligible SIC: 7361, 7363	No Exclusions	No Exclusions
Network	Full Network = Open Access Narrow Network = Performance Go Plus National Network for members residing outside of MN = OOS Choice POS II	First Health by Aetna Aetna Signature Administrators (ASA)	Aware: Robust, open access High Value: Broad selection of high value providers, however not as inclusive as Aware



	NATIONWIDE	TRUSTMARK	UNITEDHEALTHCARE ACA
Group Size Availability	2+ eligible	5+ enrolled	2-50
Participation Requirements	50% of eligible or 75% after valid waivers are removed from the count	75% after valid waivers	75% after valid waivers
Effective Dates	1st of the month or 15th of the month if the current policy is a 15th of the month	1st of the month	1st of the month or 15th of the month
Underwriting Requirements	IMQs: 2-19 enrolled & virgin groups GRX: 20+ enrolled, Plan Disclosure Statement required	IMQs: 2-24 enrolled & virgin groups GRX: 25+ enrolled, Simplified UW Risk form required	N/A
Contract Run Out Period	PPO: 6 months RBP: 9 months	15 months	N/A
Aggregate Stop Loss	125% of expected claims	5-9 enrolled: 130% of expected claims 10+ enrolled: 115% of expected claims	N/A
Specific Stop Loss	\$20,000 up to \$100,000	\$20,000 up to \$150,000	N/A
Surplus Refund/Credit	Refund via check	Credit	N/A
Minimum Hours per week	20 hours	25 hours	20 hours
1099s	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements
Carve Outs	Yes	Yes	Yes



	NATIONWIDE	TRUSTMARK	UNITEDHEALTHCARE ACA
ACH	Optional	Optional	Optional
Dual Option	Yes, number of plans depends on number enrolled	Yes, up to 4 plans - can combine PPO with RBP	Unlimited
SIC	No Exclusions	Non-ERISA groups, municipalities, & employee leasing organizations	No exclusions
Network	Aetna Signature Administrators (ASA) Reference Based Pricing: no network	Aetna Signature Administrators (ASA) Reference Based Pricing: no network	Choice Plus, Core



	UNITEDHEALTHCARE LEVEL FUNDED	UNITEDHEALTHCARE 51+
Group Size Availability	2-300 eligible	51-300 eligible
Participation Requirements	2 eligible: 2 must enroll 3 eligible: 3 must enroll 4 eligible: 3 must enroll 5-50 (small group): 75% after valid waivers 51+ (large group): 50% after valid waivers	No participation requirement, but participation will impact rating level
Effective Dates	1st of the month	1st of the month
Underwriting Requirements	IMQs: 2-4 enrolled & virgin groups GRX: 5+ enrolled	GRX: all size groups *virgin groups require all eligible employees included on the census
Contract Run Out Period	48 months	N/A
Aggregate Stop Loss	125% of expected claims	N/A
Specific Stop Loss	Standard: \$20,000, \$30,000, \$40,000 & \$50,000 available	N/A
Surplus Refund/Credit	Credit	N/A
Minimum Hours per week	30 hours	20 hours
1099s	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements
Carve Outs	No	Yes



	UNITEDHEALTHCARE LEVEL FUNDED	UNITEDHEALTHCARE 51+
ACH	Optional	Optional
Dual Option	Unlimited *cannot combine LX & non-LX plans	3 plans *UW approval for additional plans
SIC	Non-ERISA groups, municipalities, & employee leasing organizations	No exclusions
Network	Choice Plus, Choice	Choice Plus, Choice, Core, Core Essential