



2025 Carrier Requirements

	ANGLE HEALTH	CIGNA HEALTHCARE	NATIONWIDE	TRUSTMARK
Group Size Availability	2+ eligible, minimum 5 total members enrolled	25-500 eligible	2+ eligible	5+ enrolled
Participation Requirements	50% after valid waiver; minimum 5 total members enrolled	50% of total eligible	50% of eligible or 75% after valid waivers are removed from the count	75% after valid waivers
Effective Dates	1st of the month	1st of the month or 15th of the month	1st of the month or 15th of the month if the current policy is a 15th of the month	1st of the month, unless it's a virgin group
Underwriting Requirements	AI: all group sizes	GRX: 20+enrolled, MHQ required	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
Contract Run Out Period	12 months	24 months	PPO: 6 months RBP: 9 months	15 months
Aggregate Stop Loss	Fixed (stop loss & admin): 23%-40% Variable (claims fund): 60%-77%	110% or 120%, depending on state	125% of expected claims	5-9 enrolled: 130% 10+ enrolled: 115%
Specific Stop Loss	\$10k+ or State Mandated	Depends on group size, varies from 20K-250K	\$10,000-\$50,000	\$10,000 - \$150,000
Surplus Refund/Credit	Various options available	Refund via check	Refund via check	Credit
Minimum Hours per week	30 hours	30 hours	20 hours	25 hours
1099s	Yes, pending specific carrier requirements	No	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements
Carve Outs	No	No	Yes	Yes



	ANGLE HEALTH	CIGNA HEALTHCARE	NATIONWIDE	TRUSTMARK
ACH	Optional	Optional	Optional	Optional
Dual Option	Yes, the group has the ability to offer multiple plans	Yes, 3 plans	Yes, number of plans depends on number enrolled	Yes, up to 4 plans - can combine PPO with RBP
SIC Code	No exclusions	No exclusions	No exclusions	Ineligible industries: schools, municipalities, churches and others
Network	Cigna & Aetna	Cigna OAP, Aetna ASA	Aetna® PPO, POS, EPO, Cigna PPO, OAP, EPO, LocalPlus®	Cigna and Aetna PPO



	UNITEDHEALTHCARE ACA	UNITEDHEALTHCARE LEVEL FUNDED	UNITEDHEALTHCARE 51+
Group Size Availability	2-50 ATNE	2-99 eligible	51-99 eligible
Participation Requirements	50% of total eligible	50% of total eligible	No participation requirement, but participation will impact rating level
Effective Dates	1st of the month or 15th of the month	1st of the month	1st of the month
Underwriting Requirements	N/A	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	N/A	48 months	N/A
Aggregate Stop Loss	N/A	125% aggregate stop loss corridor	N/A
Specific Stop Loss	N/A	\$15,000, \$25,000, \$35,000 and \$45,000	N/A
Surplus Refund/Credit	N/A	Yes	N/A
Minimum Hours per week	30 hours	30 hours	17.5 hours
1099s	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements
Carve Outs	No	Yes	Yes



	UNITEDHEALTHCARE ACA	UNITEDHEALTHCARE LEVEL FUNDED	UNITEDHEALTHCARE 51+
ACH	Optional	Optional	Optional
Dual Option	Yes, unlimited within same plan package	Yes, unlimited with limits on plan combinations (LX vs non-LX)	Yes, unlimited
SIC Code	No exclusions	Ineligible SIC: 43xx, 8211, 8222, 8231, 8299, 8661, 91xx, 92xx, 93xx, 94xx, 95xx, 96xx, 97xx, 99xx	No exclusions
Network	Choice Plus, Nexus, Navigate, CORE	Choice Plus, Nexus, Navigate, CORE	Choice Plus, Nexus, Navigate, CORE