

Underwriting Guidelines

2022 Large Group



Effective January 1, 2022

Updated February 24, 2022





Community Care Health (CCH) is Fresno's Only Locally Based, Commercial Health Plan.

CCH is a comprehensive health care service plan that offers a full range of medical care for the large group commercial market. CCH can design customized HMO plan options to help meet a variety of healthcare needs and budgets. Plan designs include traditional, and deductible health plans. Plan coverage includes hospitalization, outpatient services, prescription drug coverage and no out-of-pocket cost preventive services among others.

For more information about products, plans and quotes, please call Community Care Health at 1 (559) 779-9161.

CCH Service Areas

CCH's enrollees and potential enrollees live and/or work in the geographic area of Fresno County and select zip codes in Kings and Madera counties.



PRODUCT OFFERINGS

Rates

Composite

Product Combinations

High/low combination available

Split Carrier Product Combinations

If offering high/low combination, the other carrier must also have a high/low option. All eligible employees must be offered the CCH plans.

Networks

Full HMO network, HDHP/HMO Network

ELIGIBILITY

Group Size

101+

Contribution

Minimum 50% employee

Participation

70% of eligible employees

Split Carrier Contribution

Minimum 50% employee. Contributions must not favor one carrier

Split Carrier Participation

Minimum 50% of eligible must enroll with CCH

Minimum Enrolled

26 subscribers

Carve-Outs

100% participation must be met by carve-out population. *Note: Will not accept management/non-management requests.*

Out-Of-Service Area Employees

No more than 5% outside the service area, exceptions may apply on a case by case basis.

Cobra/Cal-Cobra

No more than 5%

Employee Only Coverage

Employers may elect to offer employee-only coverage. ALE's who elect to exclude dependents will still be allowed to enroll dependent children as required by law.

Waiting Period Options

- 1st of the month following date of hire
- 1st of the month following 60 days from date of hire

QUOTING CRITERIA

Carrier Persistency

Prefer to have no more than 2 carriers in past 5 years

Enrollment

On-line and census enrollment

Common Ownership

Groups must qualify as a single employer under section 414 of internal revenue code

Divisional Billing

Available, billing can be sent to each location

Ineligible Employees

Leased employees, contract or 1099's and seasonal employees

Ineligible Groups

PEOs, Taft-Hartly and Leasing Firms

Medical Questions

Must provide details on all conditions and claims in excess of \$50,000

Quoted vs. Enrolled

If premium varies from quoted census by +/- 10% then group may be re-rated

Virgin Groups

Allowed no additional requirements

Notes

Groups with no prior coverage will receive a better quote if CCH is the sole carrier offered



Right for You. Right for Your Family. Right Next Door.

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