

Large Group Product Standardization

Frequently Asked Questions

Q: What group sizes are represented on the product grids?

A: The product segments will be 51- 100, 101-200 and 201-500.

Q: What deductible types are available on these grids?

A: Fulfillment, Embedded and True Family. The grids will provide a definition and example of each type of deductible.

Q: What lines of business will have new plan designs available?

A: Arkansas Blue Cross and Blue Shield and Health Advantage will both have grids available in each of the size categories.

Q: Can other plan designs be quoted besides what is listed on the current product grids?

A: Arkansas Blue Cross has provided many options for each group size category and there should be more than enough options to meet your client's needs. We will not allow for other quote alternatives at this time. Groups with 500+ employees will continue to be customizable.

Q: Can this grid be used to calculate my own rates to present to a group?

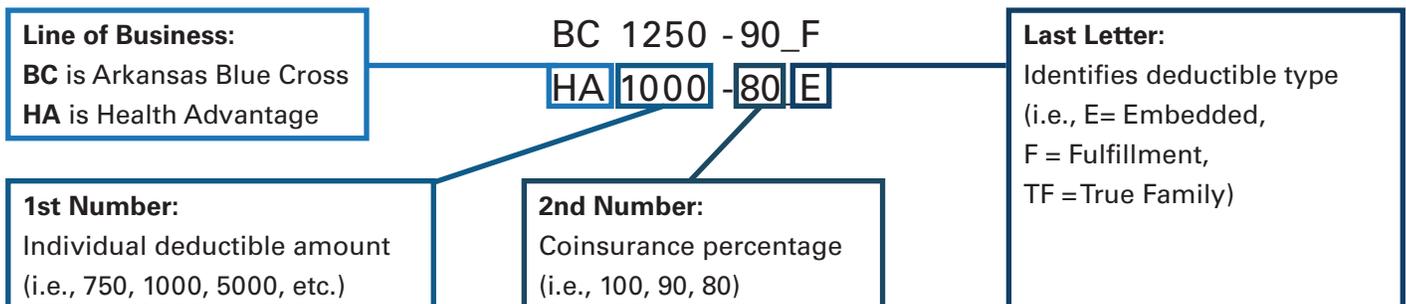
A: This grid is for illustrative purposes only and should not be used to calculate your own rates. The grid can be used as a guide to help decide if other plan options are needed to quote without sending to Underwriting. Arkansas Blue Cross and Health Advantage Underwriting will provide all final rates.

Q: Will the grids ever have changes made to them?

A: Yes, on an annual basis Arkansas Blue Cross and Health Advantage will review the plans being offered and make changes to remain competitive in the Arkansas large group marketplace. Our goal is to enhance our offerings on a regular basis while still bringing unique solutions to our groups.

Q: How do I interpret the plan name?

A: The plan name covers four key points and can help you easily understand the details of that plan:



Q: Will a grandfathered client coming up for renewal be required to move to a standard plan?

A: A grandfathered group will not be required to give up their grandfathered status. They can still use their allowable plan design changes to retain grandfathered status. If they do wish to see any non-grandfathered options, then we will quote options from the new large group grids.

Q: Can a non-grandfathered client renew their benefits with no changes instead of being moved to a standard plan?

A: Yes, a group renewing with no benefit changes can keep that same exact plan. If the group wants to see other plan options, we will provide those options from the standardized plans for that group size.

Q: After I select my plan to quote what other variables may I change?

A: Please refer to the grid for appropriate size of group to see details about what changes are allowed. Changes can potentially be made to multiple categories:

- 51-100 variable is pharmacy
- 101-200 variables are primary and specialist copays, urgent care and pharmacy
- 201-500 variables are primary and specialist copays, urgent care, ER and pharmacy

Note: Urgent care options chosen must be equal to or greater than the specialty copay amount selected. This will only be applicable to grids that have urgent care options available.