



Thank you for your continued partnership with Aetna. We wish to inform you of some changes related to New York Small Group ACA.

Looking ahead to 2025, we are making changes to our New York small employer group product portfolio as our New York contracted Small Group ACA plans have continued to face significant headwinds. The following will apply, starting with January 1, 2025, effective/renewal dates:

- **We will no longer pay broker commissions for new sales of NY SG ACA medical plans with effective dates on or after January 1, 2025. For existing business, we will no longer pay broker commissions for NY SG ACA medical plan(s) effective on the group's 2025 renewal date.**
- Our Small Group ACA 2025 portfolio has been reduced to 14 plans (7 base and 7 dependent 30 plans).
- Impacted groups and members of plans being discontinued effective January 1, 2025, have been sent the required discontinuance notices 90 days prior to the non-renewal date. Plans discontinuing after February 1, 2025 will be sent the discontinuance notice on a rolling basis, at least 90-days prior to the non-renewal date. The group may purchase a new policy from another insurance company or Small Business Marketplace (SHOP) certified policy in their service area at the NY State of Health Small Business Marketplace, www.nystateofhealth.ny.gov. SHOP is the only place where employers can take advantage of the Small Business Health Care Tax Credit, if eligible.
- The 2025 renewal process will vary by group, depending on whether the plan(s) are included in our NY SG ACA 2025 portfolio or are no longer offered (referred to as discontinued plans) effective January 1, 2025. Please refer to the **attached NY SG ACA Broker Renewal Resource** document to help your clients understand their medical plan options and make a smooth transition to selecting their 2025 medical plan(s) with Aetna, from another insurance company or from the NY State of Health Small Business Marketplace at www.nystateofhealth.ny.gov.
- New business quoting will only be available in Small Market Aetna Rating Tool (SMART), a web-based quoting tool. Access SMART via Producer World on aetna.com/insurance-producer.html.

We're here to help.

Please contact your Aetna representative if you have any questions.

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