



CALIFORNIA SMALL GROUP

4th Quarter 2024 Updates



Thank you for your valuable partnership. We appreciate your business and look forward to continuing our momentum in 2024. Below are important updates and highlights for California 1 – 100 size groups.

Reminder: 2024 Broker Bonus for both Affordable Care Act (ACA) and Aetna Funding AdvantageSM (AFA)

It's simple. Just sell Aetna new business plans to groups in California with 1-100 eligible employees. The bonus payout is the same if you sell direct with Aetna or through a General Agent. Bonus is based on the total number of enrolled employees for all the groups you sell with Aetna.

Reap your rewards

Total Enrolled Employees	Credit per Enrolled Employee
1 - 74	\$50
75+	\$100

[Download our 2024 program flyer](#) or contact your Aetna Sales Executive for details.

In addition, when producers sell Dental or Vision with a new Medical case, they will earn:

- \$8 per new Dental subscriber
- \$2 per new Vision subscriber

Aetna Dental

Updates to Small Group and Large Group dental product effective 1/1/2025.

We want to make you aware of changes due to California AB 1048 that will impact dental plans issued in California effective 1/1/2025.

Small group: Exclusions for missing teeth, or dental treatment that was in process prior to enrollment will no longer be applied.

Large group: In addition to the small group changes, exclusions for late entrant and waiting period will no longer be applied.

Both large group and small group changes will take effect when your California-based dental plan renews in 2025.

Q4 rate changes*

Quarterly

- HMO 4.3%
- PPO 4.0%

[Download rate cards for Aetna](#) Q4 rates.

*Actual rate changes may vary by network and rating area.

Underwriting

Aetna Funding Advantage (AFA) and Affordable Care Act (ACA) sold case process updates

Our sold case process has never been easier. Now, all you need to submit with a new sale is:

- **AFA:** attach the signed proposal and a completed census template.
 - [See the full AFA process.](#)
- **ACA:** a signed rate is needed in most states, but please refer to the ACA underwriting guidelines for your state.
 - [See the full ACA process.](#)

New business submission – ACA calendar

Effective Date	Sold Case Submission	All Documents
All ACA Markets (except California & North Carolina)		
9/1/2024	8/26/2024	9/4/2024
California ACA Market		
9/1/2024	9/3/2024	9/11/2024
North Carolina ACA Market		
9/1/2024	8/26/2024	9/4/2024

Remember, submitting the right information at the right time ensures a smooth sold case process. By planning ahead, we can make your clients' transition easier and create a strong partnership.

Aetna Funding Advantage (AFA) - Reminder

2-100 sale notification form and new business submission deadlines

When submitting a sold group case, please be sure to use the new and improved [sales notification form](#), which can be found on Producer World.

And to help your case submissions go smoothly, please be sure to keep these important **AFA** submission deadlines in mind:

Effective Date	IMQ Elite Submitted	UW Quote Submitted	Sale Notice	All documents
9/1/2024	8/15/2024	8/20/2024	9/5/2024	9/10/2024



Planning ahead for fourth quarter?

[View the calendar here](#)

Pharmacy – 10/1/24 Formulary Updates

Q3 formulary updates are available. Download a copy with the links below for:

- [Aetna Health Exchange Plan-California-OA Managed Choice, PPO](#)
- [Aetna Health Exchange – HMO](#)

California Small Group renewal team

Renewals

Need help to access and download a renewal? Just download our [SMART guide to ACA renewals](#)*

Dedicated Aetna account executives are ready to support you with your renewals.

Broker location	Account manager	Email	Phone #
Northern California (A-P)	Jason Valdez	ValdezJ@Aetna.com	559-241-5021
Northern California (Q-Z)	Annette Morgutia	MorgutiaA@Aetna.com	559-241-5015
Los Angeles County (A-K)	Patricia Qualls	QuallsP@Aetna.com	959-299-5438
Los Angeles County (L-M)	Lauren Travis	TravisL@Aetna.com	559-241-5019
Los Angeles County (N-R)	Dante Vidaurre	VidaurreD@Aetna.com	559-241-5542
Los Angeles County (S-Z)	Anthony Chacon	ChaconA@Aetna.com	559-241-1224
Orange County (A-B)	Dante Vidaurre	VidaurreD@Aetna.com	559-241-5542
Orange County (C-Z)	Lauren Travis	TravisL@Aetna.com	559-241-5019
Inland Empire	Thomas Baldwin	BaldwinT@Aetna.com	213-988-4073
San Diego County (A-B)	Lauren Travis	TravisL@Aetna.com	559-241-5019
San Diego County (C-Z)	Annette Hruska	achruska@Aetna.com	801-933-3277

Based on broker location and name of agency/last name of broker.

Confirmation of renewals

- Confirmation by the employer via letter or email to the account executive team and receive prior to their renewal date
- Premium payment also acts as confirmation
- Renewal plan changes must be received 10 days prior to a group's renewal

Aetna Answer Team

- Aetna Answer Team for broker/plan sponsor support: **(800) 343-6101**
 - eService Support
 - Billing
 - Enrollment
- Member services
 - HMO members: **(866) 529-2517**
 - OAMC/PPO members: **(888) 802-3862**

Member services provides options for self-service, pharmacy, and to speak to a representative that can assist with provider changes, benefits, etc.

Questions?

For information about Aetna products and services available to Small Employers, contact Blair Rhodes your sales executive for California.

Blair Rhodes, Small Group Sales Executive

RhodesB1@Aetna.com

626-422-8900

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