

# Take Advantage of the NEW RAF Guarantee Program

Groups with 6–50 newly enrolled employees with a 1.06 or better RAF from their previous or current carrier will be eligible for a guaranteed RAF.

## Eligible Business

- Groups with 6–50 enrolling employees – Guaranteed .90 for groups with prior carrier RAF of 1.06 or better.
- CalCOBRA/COBRA enrollees do not count toward group size.
- Groups that receive a 10-point RAF increase on their renewal with another carrier do not qualify for this RAF program.
- Groups with more than 30% of COBRA/Cal-COBRA enrollees are not eligible for this RAF program.
- Groups enrolling with UnitedHealthcare and/or PacifiCare plans for April 1, 2010 – June 30, 2010 effective dates.
- Groups must meet Small Business eligibility requirements (AB1672).
- Carve-out groups (management/non-management, salary/non-salary) are not eligible for RAF Guarantee Program.
- New groups must present a prior carrier small group renewal that reflects a renewal date within three months of the new business effective date with UnitedHealthcare or PacifiCare plans.
- Groups must apply for the RAF promotion prior to underwriting approval. A copy of the current carrier renewal reflecting the RAF/renewal census and documentation from its current carrier disclosing the amount of the RAF change must be included with the group's initial submission to underwriting.
- Groups previously submitted and approved under standard underwriting guidelines will not be reconsidered or rerated under the RAF program.
- Groups coming from a large group contract that are now AB1672-eligible can qualify for the RAF promotion if they can provide a large group renewal of less than a 20% increase within three months of their requested effective date.

*CalChoice, Kaiser Permanente Choice Solution (KP Choice), HSA California, Contractor's Choice, existing UnitedHealthcare or PacifiCare groups, Non-Guaranteed Issue and Association Group cases are not eligible.*

## Rating Rules

Enrolled Employees	RAF and Important Information
6–50	Guaranteed .90 for groups with prior carrier RAF of 1.06 or better.

New groups with 2–5 enrolling employees are not eligible for this RAF Guarantee Program.

## Application Submission Rules

- New group must submit a copy of its current carrier renewal reflecting the RAF/renewal census and documentation from its current carrier disclosing the amount of the RAF change with the group's initial submission. Groups coming from a large group contract must submit a large group renewal of less than 20% increase and renewal census with the group's initial submission. The prior carrier renewal must be the original renewal, not a revised renewal.
- All other paperwork and underwriting guidelines apply (i.e., participation, employer contribution, wage and tax information, etc.).
- Groups with enrollment in more than one medical carrier must meet all of the above requirements. Group's current carrier renewal census must match the enrolling employees in UnitedHealthcare and/or PacifiCare. Individual Health Statements are required from enrolling employees not included on the renewal census and will be used in determining the RAF.



**Contact your sales representative for more details.**

Health plan coverage provided by or through UnitedHealthcare Insurance Company and PacifiCare of California. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., PacifiCare Health Plan Administrators, Inc., Prescription Solutions, Ingenix, Inc. or ACN Group. Behavioral health products are provided by PacifiCare Behavioral Health of California (PBHC), PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).