



December 2018

Here's a great opportunity to grow your Small Group Business. Switch sole proprietors to a Kaiser Permanente small group health plan. Your clients can receive care from the highest-rated health plan¹ at a lower price.^{2, 3}

Compare competitors' individual rates to our small group rate and see the savings.

Virginia²

Carrier	2019 Plan Name	40 YO Rate	Savings
Kaiser Permanente Small Group	Gold 1400/0%/HSA (Signature)	\$348.18	
Cigna Individual	Cigna Connect 1500	\$520.17	\$171.99
CareFirst Individual	HealthyBlue HMO Gold \$1,750	\$750.51	\$402.33
CareFirst Individual	HealthyBlue PPO Gold \$1,750	\$1,166.85	\$816.67
CareFirst Individual	HealthyBlue HMO Gold \$1,750	\$752.18	\$404.00
CareFirst Individual	HealthyBlue PPO Gold \$1,750	\$1,168.53	\$820.35
Anthem Individual	Anthem HealthKeepers Gold X 1350	\$552.04	\$203.86

Maryland³

Carrier	2019 Plan Name	40 YO Rate	Savings
Kaiser Permanente Small Group	Gold 1400/0%/HSA (Signature)	\$316.33	
CareFirst Individual	HealthyBlue HMO Gold \$1,750	\$437.45	\$121.12
CareFirst Individual	HealthyBlue PPO Gold \$1,750	\$663.08	\$346.75

Download this [checklist](#) to help make the enrollment process easier. With Kaiser Permanente, your clients get the coverage they need at a cost that is right for them. For more information on small

group options for sole proprietors contact your sales representative or call 1-866-523-0924.

1The private plan of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., is rated 5 out of 5 among health insurance plans in National Committee for Quality Assurance "NCQA's Health Insurance Plan Ratings 2018-2019." Visit reportcard.ncqa.org for more information.

2The premiums quoted are only applicable to a 40-year-old individual that enrolls in our small group VA Gold 1400/0%/HSA/Dental Plan or the competitors' individual plan in the NOVA rating area. Source: Virginia rate template shared by the Virginia Bureau of Insurance for plans effective January 1, 2019. For more information, please visit

<http://www.scc.virginia.gov/boi/SERFFInquiry/>. For costs and complete details including exclusions and limitations of this and other small group plans, please call Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., or your agent or broker.

3The premiums quoted are only applicable to a 40-year-old individual that enrolls in our small group MD Gold \$1400/0%/HSA/Dental Plan or the competitor's individual plan. Source: Rates published by the Maryland Insurance Administration

(<http://www.healthrates.mdinsurance.state.md.us/SampleRate1.aspx#1020>) in the Baltimore, Western, and DC Metro Areas approved rate tables for plans effective January 1, 2019. For costs and complete details including exclusions and limitations of this and other small group plans, please call Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., or your agent or broker.