



Big updates for small group

We're streamlining how we do business in small group and are excited to announce changes to our guidelines. These changes go into effect for any groups joining and renewing with Aetna starting with 5/1/22.

Professional Employer Organization (PEO) Guidelines

We're now treating small businesses who use the services of a PEO the same as any other group. This excludes any group headquartered in California or New York, or any group currently on an Aetna PEO master health plan.

Here are some important details:

1. We no longer require small businesses to terminate their PEO relationship or fill out extra forms for us during the new business process.

2. The entire group must move to Aetna –small businesses can't move some employees to Aetna and leave the rest on the PEO master health plan.
3. For quoting requirements, check out our [Small Group Underwriting Guidelines](#)

Non-ERISA group guidelines

We now offer Aetna Funding Advantage plans to Non-ERISA groups and we'll follow our standard underwriting guidelines for them.

Here are some important details:

1. We'll offer Non-ERISA groups our standard Aetna Funding Advantage portfolio of plans. These plans do not include all state mandates.
2. At this time, we can't offer Aetna Funding Advantage to Non-ERISA groups in Florida, Maine, California, Illinois and Missouri.

Common ownership guidelines

Groups who are commonly owned can now write with Aetna Funding Advantage as one group or as any preferred combination of their groups. The group still has to meet eligibility and participation guidelines for its headquarter state. You can review state specifics in our [Small Group Underwriting Guidelines](#).

To help get the proposal faster, let us know how the group wants to be quoted when you submit the quote request. If the group sells, they'll need to attest to their common ownership via our employer application and common ownership certification form.

Other guideline changes

- **Prior Carrier Bill:** We don't need it anymore on new business groups.
- **Waivers:** If you use our small group quote cover sheet, we won't require waiver information on the census template. If an employee is unsure about enrolling or waiving, they should be listed as enrolling on the census template to make sure the quote is accurate.
- **Group Name Changes:** We will accept written/emailed name change requests on existing groups. If the group is making other changes, like changing their Tax Identification Number, we'll need to know that and may need more information.

For questions, please reach out to your Aetna representative or login to Producer World. We value your business and are committed to being easier to work with!

[See our new underwriting guidelines](#)

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Aetna Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop loss insurance coverage is offered by Aetna Life Insurance Company.