

# BROKER BLAST

COMMERCIAL

September 2021

## New Small Group participation rules become more business-friendly!

Kaiser Permanente Mid-Atlantic States is announcing the following change to our Small Group participation requirements that will help more groups qualify for Kaiser Permanente coverage. This policy change went into effect on September 1<sup>st</sup>, 2021 and **applies only to off-exchange groups in Virginia and Maryland.**

### Participation requirement change makes it easier to boost membership!

- Virginia's minimum participation requirement is changing from 70% to **50% for all group sizes**
- Maryland's minimum participation requirement is changing from 60% to **50% for all group sizes**

#### Example:

- Groups with 3 eligible employees require 2 subscribers to meet 50% minimum participation requirement
- Groups with 5 eligible employees require 3 subscribers to meet 50% minimum participation requirement

#### Keep in mind:

- Employer offers coverage to all eligible employees
- Employer retains all waivers (declination of coverage forms)
- KP reserves the right to request waivers or additional information for purposes of inspection/audit

The [Field Sales Guide](#) has been updated to support you in offering this new opportunity to groups.

Please note: At this time, Mid-Atlantic States is the only Kaiser Permanente region adopting this policy change.