

Merged Market plan guidelines

Discover the benefits of choosing a health plan supported by the world's top academic medical system. Mass General Brigham Health Plan's Small Group offerings are designed to deliver coverage, choice, value, and flexibility for employers and members. All plans meet Medicare Part D creditable coverage requirements.

Group eligibility

An Eligible Group is any sole proprietorship, firm, corporation, partnership, or association that is actively engaged in business, and is located in Massachusetts. Groups with five (5) or more Eligible Employees may enroll directly through Mass General Brigham Health Plan. For groups with four (4) or fewer Eligible Employees, please refer to the intermediary information located below in this document.

For rating purposes, per 211 CMR 66.04, an Eligible Small Business or Group is any sole proprietorship, firm, corporation, partnership, or association actively engaged in business who, on at least 50% of its working days during the preceding year, employing from among one (1) to not more than fifty (50) Eligible Employees.

Common ownership

For quotes involving one or more Small Groups, they will be considered as one group for the purpose of rating if:

1. The group is eligible to file a combined tax return for purpose of state taxation, or
2. Its companies are affiliated companies through the same corporate parent, or
3. One owner owns at least 50% in each of the groups, or
4. For groups with more than two partner owners, each owner owns an equal share of each of the groups.

Product availability

Our Complete and Choice Easy Tier HMO, PPO, and Complete Access EPO networks are full access networks and do not limit facility access.

You can quote dual/triple options as follows: (Merged Market – dual or triple option availability is based on enrolled subscriber count)

- Small Groups with less than 20 enrolled subscribers (5-19 subs): We only offer a dual option. If there are out-of-area employees, an exception to add a PPO plan for only those residing out-of-area is required.
- Groups with greater than 20 enrolled subscribers (20-50 subs): A triple option is available.

Compatible plan offerings can be quoted as follows:

- Complete HMO and Complete PPO Plus together
- Choice Easy Tier HMO and Choice Easy Tier PPO Plus together
- You cannot offer Complete and Choice Easy Tier products together
 - Our Complete HMO/PPO HSA plans can be offered with the Choice Easy Tier plans. (We do not have a Choice Easy Tier HSA.)
- Stand-alone PPO, as long as 50% of the enrolled subscribers are in the Mass General Brigham Health Plan service area, we can offer a stand-alone PPO
- Complete Access EPO plans can be offered as a stand-alone product or alongside a Complete PPO Plus product

Contributions

A Small Group must contribute at least 50% of the monthly premium for individual subscribers and at least 33% of the monthly premium for non-individual subscribers, for each plan offered by the employer.

Acceptable waivers

The following situations will be considered acceptable waivers, and therefore, such employees will not be included in the minimum participation calculation:

- | | |
|---------------------------------------|---|
| 1. Spousal coverage | 6. Union coverage |
| 2. Dependent coverage | 7. Medicare Parts A and B |
| 3. Coverage through a second employer | 8. Military/Tricare coverage |
| 4. MassHealth | 9. Non-group subsidized and non-subsidized coverage |
| 5. COBRA coverage | are considered acceptable waivers |

HRA/HSA contribution guidelines

Small Group employers are allowed to fund up to 75% of the deductible, regardless of front-end, back-end or split funding. If the Small Group has continuously been contributing 100% towards the HRA funding, it will be allowed once it has been validated by Mass General Brigham Health Plan with their HRA vendor.

- Voya Financial
- HRC Total Solutions/HR Concepts, Inc (HRC)
- HealthEquity
- TASC – Total Administrative Services Corporation
- Bay State Benefit Services
- Benemax, Inc.
- RSI
- CSone
- The Difference Card
- Group Dynamic, Inc.
- UltraBenefits
- Benefit Resources
- London Health Administrators
- Consumer Health Solutions
- Sentinel Benefits & Financial Group

Eligible Small Groups

Groups with four (4) or fewer Enrolled Employees should be referred to one of the intermediaries below. Groups with between five (5) and ten (10) Enrolled Employees may either voluntarily enroll through an intermediary listed below, or directly through Mass General Brigham Health Plan. Groups with between eleven (11) and fifty (50) Enrolled Employees must enroll directly through Mass General Brigham Health Plan.



Contact information for intermediaries

HSA Insurance
135 Wood Road
Braintree, MA 02184
Contact: Sales support (781) 228-2222
Sales@hsainsurance.com
<https://www.hsainsurance.com/home.aspx>

Small Business Service Bureau (SBSB)
PO Box 15014
Worcester, MA 01615
Contact: (800) 472-7199
info@sbsb.com
<https://sbsb.com/>

Rating and effective dates

All Small Group premium rates are issued on a 4-Tier rate basis, which are defined as:

- 4-Tier: Individual/Individual plus spouse/Individual plus child(ren)/family

Deadline for receipt of Small Group submissions is always five business days prior to the effective date. Groups can have an effective date of the 1st, 15th or 25th of the month

Required paperwork upon sale

- Most recent WR-1/Massachusetts Quarterly Wage Statement (or official third-party payroll records, if a WR-1 is unavailable)
- Completed bulk enrollment spreadsheet or enrollment forms with SSN or TIN for every member
- Group application
- Signed waiver forms or completed waiver spreadsheet
- Binder payment

Pediatric vision benefit vs. vision discounts

For children up to age 19: Plans include pediatric vision benefits powered by EyeMed Vision Care as an Essential Health Benefit. Benefits include an annual comprehensive eye exam, options for lenses, lens treatments and contact lenses, and vision care services. Please check the Schedule of Benefits for coverage details. Discounts are also offered on additional complete pairs of eyeglasses.

For adults: Plans only offer discounts on eyewear, vision care, and services powered by EyeMed, including standard plastic lenses, frames, lens options, contact lens materials, and laser vision correction. Please see [flyer](#) for more details.

