



2019 Underwriting Promotions | LA/OC Small Group

To make it even easier for our broker partners to sell Oscar, we are relaxing some of our small group underwriting rules—through December 15th, 2019 effective dates.

The below promotions will apply to enrollments with effective dates through December 15th, 2019.

1. Relaxed participation rules.

- As long as the number of employees in all locations is under 100, only the employees within Oscar's service area (Los Angeles and Orange Counties: rating regions 15, 16, 18) will be counted towards participation.

2. Relaxed split carrier participation rules.

- As long as 60% of the eligible employees enroll in a plan offered by the employer, Oscar will only require three eligible employees to enroll with Oscar.
- Oscar can be written alongside any other carrier, and any plan type - HMO, PPO, or EPO.
- Groups with CaliforniaChoice are not eligible for this promotion.

3. No DE 9C required.

- Group must enroll five or more employees.
- Group must supply the prior carrier's bill, and 80% of employees on the prior bill must match the present enrollment.
- Groups with more than five eligible employees—but have fewer than five enrolled (due to valid waivers)—are still eligible for this promotion.

4. IFP coverage is a valid waiver.

- An individual does not need to be receiving a subsidy (APTC) to be considered a valid waiver.

To see our full **2019 underwriting guidelines** or to learn more Oscar's small group products, please visit our **Broker Resource Page**.

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