

PLANS AND PRODUCTS | CALIFORNIA

# Simplifying health care for small businesses



## Choose from a wide range of flexible solutions

Move your business forward in 2024 with plan choices that give you flexibility and control over your health care dollars. You can choose from a broad portfolio of plans at competitive rates. You have the option to purchase:

- ▶ [Directly from us](#)
- ▶ [Through CaliforniaChoice®](#)
- ▶ [Through Covered California for Small Business \(CCSB\)](#)

Whichever option you choose, our standard plan designs and rates are the same.

If your employees are located throughout the state or you want to offer more than one health plan, you have options. Rely on our integrated network so your employees can get the care they need to stay healthy and successful.

Broker Name

Broker firm name

City

Broker license number

Broker phone number/email

## Find the right solution for your small business client

Kaiser Permanente	CaliforniaChoice®	Covered California for Small Business
<b>Choice of carriers</b>		
<ul style="list-style-type: none"> <li>• Kaiser Permanente only</li> </ul>	<ul style="list-style-type: none"> <li>• Kaiser Permanente</li> <li>• Anthem Blue Cross</li> <li>• Health Net</li> <li>• Cigna Healthcare</li> <li>• Sharp Health Plan</li> <li>• Sutter Health Plus</li> <li>• UnitedHealthcare</li> <li>• Western Health Advantage</li> </ul>	<ul style="list-style-type: none"> <li>• Kaiser Permanente</li> <li>• Blue Shield of California</li> <li>• Sharp Health Plan</li> </ul>
<b>Key differences</b>		
<ul style="list-style-type: none"> <li>• Offers plans from all levels (if underwriting requirements are met)</li> <li>• Broader selection of Kaiser Permanente plans to choose from (HMO, HDHP, HRA, and PPO)</li> <li>• Includes child dental coverage</li> <li>• Choice of optional family dental plans</li> <li>• Fully integrated network with all plans</li> <li>• HRA and HSA administration</li> </ul>	<ul style="list-style-type: none"> <li>• Offers plans from all levels<sup>1</sup></li> <li>• An array of Kaiser Permanente plans to choose from – HMO and HDHP (no HRA or PPO)</li> <li>• Includes child dental coverage</li> <li>• Optional benefits and value-added services, such as dental, vision, chiropractic/acupuncture and life.</li> <li>• Payroll services</li> <li>• One contract for statewide coverage</li> <li>• Narrow networks with some non-Kaiser Permanente plans</li> <li>• No carrier participation requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Offers plans from all levels<sup>2</sup></li> <li>• An array of Kaiser Permanente plans to choose from – HMO and HDHP (no HRA or PPO)</li> <li>• Tax credit available</li> <li>• One contract for statewide coverage</li> <li>• Narrow networks with some non-Kaiser Permanente plans</li> <li>• No carrier participation requirements</li> <li>• Includes child dental coverage</li> <li>• Optional benefits and value-added services available, such as vision and chiropractic/acupuncture</li> </ul>
<b>Plan names</b>		
<ul style="list-style-type: none"> <li>• Platinum 90 HMO 0/10 + Child Dental Alt<sup>3</sup></li> <li>• Platinum 90 HMO 0/20 + Child Dental</li> <li>• Platinum 90 HMO 250/30 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HMO 0/35 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HMO 250/35 + Child Dental</li> <li>• Gold 80 HMO 1000/40 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HDHP HMO 1750/15% + Child Dental Alt</li> <li>• Gold 80 HRA HMO 2250/35 + Child Dental</li> <li>• Silver 70 HMO 1900/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HMO 2300/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HMO 2500/55 + Child Dental</li> <li>• Silver 70 HMO 2950/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HDHP HMO 2850/25% + Child Dental</li> <li>• Bronze 60 HMO 5400/60 + Child Dental Alt<sup>3</sup></li> <li>• Bronze 60 HMO 6300/60 + Child Dental</li> <li>• Bronze 60 HDHP HMO 7050/0% + Child Dental</li> <li>• Platinum 90 PPO 0/15 + Child Dental</li> <li>• Gold 80 PPO 350/25 + Child Dental</li> <li>• Silver 70 PPO 2500/55 + Child Dental</li> <li>• Bronze 60 PPO 6300/60 + Child Dental</li> </ul>	<ul style="list-style-type: none"> <li>• Platinum HMO A<sup>3</sup></li> <li>• Platinum HMO B</li> <li>• Platinum HMO C<sup>3</sup></li> <li>• Gold HMO C<sup>3</sup></li> <li>• Gold HMO B</li> <li>• Gold HMO D<sup>3</sup></li> <li>• Gold HMO E</li> <li>• Silver HMO B<sup>3</sup></li> <li>• Silver HMO A<sup>3</sup></li> <li>• Silver HMO C</li> <li>• Silver HMO E<sup>3</sup></li> <li>• Silver HMO D</li> <li>• Bronze HMO B<sup>3</sup></li> <li>• Bronze HMO A</li> <li>• Bronze HMO C</li> </ul>	<ul style="list-style-type: none"> <li>• Platinum 90 HMO 0/10 + Child Dental Alt<sup>3</sup></li> <li>• Platinum 90 HMO 0/20 + Child Dental</li> <li>• Platinum 90 HMO 250/30 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HMO 0/35 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HMO 250/35 + Child Dental</li> <li>• Gold 80 HMO 1000/40 + Child Dental Alt<sup>3</sup></li> <li>• Gold 80 HDHP HMO 1750/15% + Child Dental Alt</li> <li>• Silver 70 HMO 1900/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HMO 2300/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HMO 2500/55 + Child Dental</li> <li>• Silver 70 HMO 2950/65 + Child Dental Alt<sup>3</sup></li> <li>• Silver 70 HDHP HMO 2850/25% + Child Dental</li> <li>• Bronze 60 HMO 5400/60 + Child Dental Alt<sup>3</sup></li> <li>• Bronze 60 HMO 6300/60 + Child Dental</li> <li>• Bronze 60 HDHP HMO 7050/0% + Child Dental</li> </ul>

If coverage is terminated from CaliforniaChoice or Covered California and transferred to Kaiser Permanente direct, membership transfers take 5 to 10 business days. Members who need coverage during this period should contact Member Services.

1. CaliforniaChoice has added **Total Choice**, which gives employees access to the health plans and benefits available in **all four ACA metal tiers** (bronze, silver, gold, and platinum). 2. Covered California for Small Business employees have access to the health plans and benefits available in **all 4 metal tiers** (bronze, silver, gold and platinum). 3. Chiropractic and acupuncture services are included in this plan.