

.90 RAF Rules and Eligibility

Groups with 10+ enrolled employees coming from non-CaliforniaChoice® carrier partners and a qualifying renewal RAF of 1.05 or better automatically receive a .90 RAF. Groups of 15+ – regardless of carrier – may also qualify for a .90 RAF.

- CHOICE Administrators® programs, existing Anthem Blue Cross, Health Net, Kaiser Permanente, Sharp Health Plan, and Western Health Advantage groups, association groups, carve-out groups, slice groups, wrap groups and non-guaranteed issue groups are NOT eligible.
- .90 RAF for groups with 10+ employees.
- For new groups with effective dates through June 1, 2012.
- All small groups coming from non-CaliforniaChoice carrier partners qualify for RAF special.
- “Qualifying new subscribers” are those subscribers effective with the group on the date the group becomes effective.
- The RAF guarantee is for the full 12-month contract period.
- To qualify for a .90 RAF, a group must come from a non-CaliforniaChoice carrier with:
 - A minimum of ten (10) qualifying new subscribers.
 - COBRA and Cal-COBRA enrollees are excluded.
 - Groups receiving a 10 point RAF increase (even though still below 1.05) are not eligible.
- Groups must submit a statement within three effective dates of their CaliforniaChoice coverage requested effective date as proof of current RAF from their non-CaliforniaChoice carrier to demonstrate eligibility for the RAF program.
- Groups with 20% or more COBRA/Cal-COBRA enrollment are not eligible.
- All other standard paperwork and underwriting rules apply.



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