



**Sharp Health Plan
2009 Small Group RAF Program
For Effective Dates January 1, 2009 through December 1, 2009**

Effective Dates	Group Size	RAF Reduction Offer	Program Rules & Eligibility Criteria Checklist
1/1/09 – 12/1/09	2-5 enrolling employees 6-9 enrolling employees 10+ enrolling employees	Automatic 1.10 RAF Guarantee .95 RAF if group meets program rules & eligibility criteria Guarantee .90 RAF if group meets program & eligibility criteria	<ul style="list-style-type: none"> • No health questionnaires or employer questionnaires required if all program criteria is met. • PPO questionnaires required but RAF reduction automatically applies as long as program criteria and participation requirements are met. • Out of service area or out of state employees enrolling in the PPO will always be at a 1.0 RAF, and do not count towards in service area participation requirements for the RAF reduction program. Please refer to standard underwriting guidelines. • All groups applying for the RAF discount must be AB1672 eligible; standard underwriting guidelines apply to non-guaranteed issue groups, to include submission of health questionnaires. • Groups must have a current <u>RAF of 1.06 or less</u> with current carrier. • Groups that receive a 10 point increase in their RAF at renewal are <u>ineligible</u> for this promotion. • Groups must submit a copy of their current carrier renewal reflecting the renewal date and renewal RAF upon submission to Sharp Health Plan. The renewal date reflected must be within 2 months of the requested Sharp Health Plan effective date. • COBRA enrollees do not count toward the enrolled employee counts. • Groups with no prior coverage are <u>ineligible</u> for this RAF reduction offer. • Groups who are enrolled with Cal Choice, or who have withdrawn/terminated from Sharp Health Plan are <u>ineligible</u> for this RAF reduction offer. • Groups must meet all standard underwriting guidelines. • The RAF reduction program is a first-year reduction only for new small group business. • Groups of 6-9 may apply for a lower RAF via standard underwriting guidelines, to include the submission of health questionnaires.