



IMQ's

Self-Funded Vs Fully Insured Carrier Details:

Small Group	Fully Insured	Self-Funded
Capital Blue Cross (CBC)	✓	✓
Highmark (HHIC)	✓	✓
Aetna (AFA)		✓
Geisinger (GHP)	✓	✓
UPMC	✓	✓
Trustmark		✓
National General (NG)		✓

Fully Insured = Age Banded rates, no medical underwriting

Self-Funded = Tiered Rates, medical underwriting

Size Requirements:

Carrier	Fully Insured	Self-Funded	SF Prelim Available w/o Apps	SF Size Apps Needed for Final Rates
Capital Blue Cross (CBC)	2+	5+	Yes - 5+	No Apps - GRX
Highmark	1+	N/A	Yes - QRF w/ Member Level Census Required	All Sizes Need IMQ's *Simplified underwriting w/o Apps w/ 25+ enrolling*
Aetna		2+	Yes	**See below
Geisinger	2+	2+ for Current Groups 5+ for New Groups	Yes - Refer to Quoting GFA under Group Health Resources	Refer to Quoting GFA under Group Health Resources - Apps are needed, the PDF includes hyperlinks of forms.
UPMC	1+ (western) 50+ (Central / NEPA)	10+		Under 50 need APPS
Trustmark		5+	Yes- 5+	5+ Apps and Waivers* GRX Available w/ Simplified Underwriting
National General		2+	Yes- 2+	2+ Apps and Waivers

***Waivers for Trustmark: In some cases, there is some wiggle room to finish the underwriting and present the rates without having all the waivers. However, if the group wants to move ahead with the presented rates, we will need any pending waivers from everyone. Also, as far as waivers go, we have 2 options for registering the waivers. One is that each employee waiving completes them individually, or as a group, the plan manager can complete a waiver template spreadsheet that lists all the employees waiving and the reason they are waiving.*

Aetna Guideline on when IMQ's are needed:

Current coverage status	Fully-insured* (IMQ size)	Fully-insured* (GRx <51)	Fully-insured* (51-100)	Self-funded* (2-4)	Self-funded* (5+)	Start up clients (all sizes)
Member level census	✓	✓	✓	✓	✓	✓
Quote form	✓	✓	✓	✓	✓	✓
IMQ forms	✓			✓		✓
Current plan summaries			✓	✓	✓	
Current rates			✓	✓	✓	
Renewal rates			✓	✓	✓	
Claims data				✓	✓	

*IMQ Forms required when:
 - 2-4 enrolled (Maryland)
 - 2-4 enrolled (Pennsylvania, Delaware, Virginia)