2023 Small Group Guidelines

Plan Requirements
1) Choice/Connect may be offered on a stand-alone basis. Out-of-area (OOA) dependents (spouse or domestic partner, child, step-child or legally adopted child) not living with the employee may enroll as an OOA dependent by completing the OOA dependent enrollment section of the Choice/Connect form. Out of area dependents cannot remain on the standard Connect plan.
2) Dependents must enroll in the same benefit option as the employee.

Multiple Plan Option Requirements
1) Available for all small employers.
2) The employer must contribute a minimum of 50% of the employee only rate of the lowest premium plan chosen. If a dollar amount contribution is chosen, the amount must at least equal 50% of the employee only rate of the lowest premium plan chosen.
3) A small employer with 1-4 enrolled employees may choose up to two small group plans. A small employer with 5 or more enrolled employees may choose up to three small group plans.
4) At time of sale plans without enrollment will not be offered. The exceptions are when enrollment is only in an HSA plan, when a Connect or Choice plan is purchased and a Signature plan is required, or when the plan without enrollment is the lowest cost plan.
5) There are no restrictions on plan pairings.

Additional Underwriting Requirements
1) An eligible Oregon Small Group employer is an employer having an average of at least one but not more than a combined total of 50 full-time (FT) and full time equivalent (FTE) employees during the preceding calendar year and who employs at least one benefit eligible employee on the first day of the plan year.
2) The employer must have at least one common law employee that is enrolled in the plan, and offers the group health plan to all benefit eligible employees.
3) The employer must be located in the Providence Health Plan Oregon service area.
4) The employer must have at least 50% of enrolling employees working or residing in Oregon and Washington state.
5) Choice products are available to employers located in Oregon Counties of Baker, Benton, Clackamas, Clatsop, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Josephine, Klamath, Lane, Lincoln, Linn, Malheur, Marion, Multnomah, Polk, Umatilla, Union, Wallowa, Washington and Yamhill.
6) Connect products are only available to employers located in Clackamas, Multnomah, Hood River, Yamhill (zip codes 97132 and 97123 only) and Washington counties. Employees who enroll on these plans must work or reside in these same counties.
Open Enrollment Period
1) If an employer does not meet the minimum contribution or participation requirements, they may only enroll during the period of November 15th through December 15th, for a January 1st effective date.
2) If an employer does not meet our contribution or participation requirements at renewal, we may decline to renew.

Dental Guidelines
1) Dental enrollment and eligibility must match medical enrollment.
2) Providence dental plans are only offered on a sole carrier basis and cannot be offered to a group with another dental carrier in place.
3) Employer can only choose one Providence dental plan.
4) Dental can only be purchased in conjunction with a medical plan through Providence.