

Small Employer Market – 2016

General Information:

The Bureau of Insurance has identified the carriers on the attached list as having one or more health benefit plans approved to be offered in Virginia's small employer market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia;
- Certain other restrictions may apply.

Definitions:

As used in the attached list, "Health Plan Type" abbreviations and the term "SHOP or Small Business Exchange" have the following meanings:

* **PPO - Preferred Provider Organization**— A type of health plan that provides health care coverage for services rendered through a network of participating hospitals, doctors and other health care providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.

* **HMO - Health Maintenance Organization** — A type of health plan that provides health care coverage through a network of hospitals, doctors and other health care providers. The HMO may offer products in which the HMO only pays for care that is provided from an *in-network provider*, except in emergency situations, or may provide a Point-of-Service (POS) arrangement that also provides coverage rendered by an *out-of-network provider*, typically at a higher cost to the policyholder.

** **SHOP or Small Business Exchange** – Federal Small Business Health Options Program, also known as the SHOP Marketplace or Small Business Exchange. For information about the SHOP for Virginia, please refer to www.healthcare.gov.

Disclaimer:

The attached list is given to you for informational purposes only and does not constitute an endorsement by the State Corporation Commission of any product or service or of any person or organization offering any product or service. This list is current as of the date noted below. If you have any questions about health insurance coverage in Virginia, you may contact the carrier or agent, or you may contact the Bureau of Insurance at (804) 371-9691, or at 1-800-552-7945, which is toll-free in Virginia.

Small Employer Market – 2016

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
Aetna Health, Inc. 980 Jolly Road Bluebell, PA 19422 1-855-885-3289 (toll-free) www.aetna.com	HMO	No	Yes
Aetna Life Insurance Company 151 Farmington Avenue Hartford, CT 06156 1-855-885-3289 (toll-free) www.aetna.com	PPO	No	Yes
Anthem Health Plans of Virginia, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-855-748-1812 (toll-free) www.anthem.com	PPO	No	Yes
CareFirst BlueChoice, Inc. 10455 Mill Run Circle Owings Mills, MD 21117 1-888-567-9155 (toll-free) (443) 738-2920 www.carefirst.com	HMO	Yes	Yes
Federated Mutual Insurance Company 121 East Park Square Owatonna, MN 55060 1-800-377-9154 (toll-free) (507) 455-5200 www.federatedinsurance.com	PPO	No	Yes

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield) 10455 Mill Run Circle Owings Mills, MD 21117 1-888-567-9155 (toll-free) (443) 738-2920 www.carefirst.com	PPO	Yes	Yes
HealthKeepers, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-855-748-1812 (toll-free) www.anthem.com	HMO	Yes	Yes
Innovation Health Insurance Company 3130 Fairview Park, Suite 300 Falls Church, VA 22042 1-800-318-2596 (toll-free) www.innovation-health.com	PPO	No	Yes
Innovation Health Plan, Inc. 3130 Fairview Park, Suite 300 Falls Church, VA 22042 1-866-833-2957 (toll-free) www.innovation-health.com	HMO	Yes	Yes
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 East Jefferson St. Rockville, MD 20852 1-877-514-5114 (toll-free) www.kp.org	HMO	Yes	Yes

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
Optima Health Insurance Company 4417 Corporation Lane Virginia Beach, VA 23462 1-800-275-3755 (toll-free) (757) 552-7274 www.optimahealth.com	PPO	No	Yes
Optima Health Plan 4417 Corporation Lane Virginia Beach, VA 23462 1-800-275-3755 (toll-free) (757) 552-7274 www.optimahealth.com	HMO	No	Yes
Optimum Choice, Inc. 9900 Bren Road East Minnetonka, MN 55343 1-877-856-2430 (toll-free) www.uhc.com	HMO	No	Yes
Piedmont Community HealthCare HMO, Inc. 2316 Atherholt Road Lynchburg, VA 24501 1-800-400-7247 (toll-free) (434) 947-4463 www.pchp.net	HMO	No	Yes
Piedmont Community HealthCare, Inc. 2316 Atherholt Road Lynchburg, VA 24501 1-800-400-7247 (toll-free) (434) 947-4463 www.pchp.net	PPO	No	Yes

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
UnitedHealthcare of the Mid-Atlantic, Inc. 9900 Bren Road East Minnetonka, MN 55343 1-877-856-2430 (toll-free) www.uhc.com	HMO	No	Yes
UnitedHealthcare Insurance Company 9900 Bren Road East Minnetonka, MN 55343 1-877-856-2430 (toll-free) www.uhc.com	PPO	No	Yes
UnitedHealthcare Plan of the River Valley, Inc. 9900 Bren Road East Minnetonka, MN 55343 1-877-856-2430 (toll-free) www.uhc.com	HMO	No	Yes