

Small Employer Market – 2017

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, "**Product Type**" abbreviations and the term "**SHOP or Small Business Exchange**" have the following meanings:

* **EPO (Exclusive Provider Organization) Product** – A type of product underwritten by an insurance company that provides health care coverage for services rendered only through a specified network of hospitals, doctors and other health care providers, except in emergency situations.

* **HMO (Health Maintenance Organization) Product** — A type of product underwritten by a company licensed as a Health Maintenance Organization or HMO that provides health care coverage for services rendered only through a specified network of hospitals, doctors and other health care providers, except in emergency situations.

* **IDM – (Indemnity) Product** – A type of product underwritten by an insurance company that provides health care coverage for services rendered by licensed hospitals, doctors and other health care providers. This type of product does not use a network of hospitals, doctors and other health care providers.

* **POS (Point-of-Service) Product** – A type of product underwritten by a company licensed as an HMO 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 POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.

* **PPO (Preferred Provider Organization) Product** – A type of product underwritten by an insurance company 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*.

** **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 – 2017

Carrier Name	Product 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
	IDM		
Anthem Health Plans of Virginia, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-800-451-1527 (toll-free) www.anthem.com	PPO	No	Yes
CareFirst BlueChoice, Inc. 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 1-888-567-9155 (toll-free) (443) 738-2920 www.carefirst.com	HMO	Yes	Yes
	POS		
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	Product 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) 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 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	POS	Yes	Yes
Innovation Health Insurance Company 151 Farmington Ave. #RW61 Hartford, CT 06156-0001 1-855-319-7290 (toll-free) www.innovation-health.com	PPO	No	Yes
	IDM		
Innovation Health Plan, Inc. 51 Farmington Ave. #RW21 Hartford, CT 06156-0001 1-855-319-7290 (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	Product 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 1-866-532-7713 (toll-free) (757) 552-7274 www.optimahealth.com	PPO	No	Yes
Optima Health Plan 4417 Corporation Lane Virginia Beach, VA 23462 1-866-532-7713 (toll-free) (757) 552-7274 www.optimahealth.com	HMO	No	Yes
	POS		
Optimum Choice, Inc. 4 Taft Court Rockville, MD 20850 1-866-432-5992 (toll-free) www.uhc.com	HMO	No	Yes
	POS		
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	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
UnitedHealthcare Insurance Company 450 Columbus Blvd. Hartford, CT 06103 1-800-650-5826 (toll-free) www.uhc.com	EPO	No	Yes
	PPO		
UnitedHealthcare of the Mid-Atlantic, Inc. 9700 Health Care Lane MN017-E900 Hopkins, MN 55343-4522 1-800-650-5826 (toll-free) www.uhc.com	HMO	No	Yes
UnitedHealthcare Plan of the River Valley, Inc. 1300 River Dr Moline, IL 61265-1356 1-800-650-5826 (toll-free) www.uhc.com	HMO	No	Yes
	POS		