

## **Small Employer Market – 2023**

### **General Information:**

The listed carriers have health benefit plans approved to be offered in Virginia's 2023 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 this list:**

- \* **EPO (Exclusive Provider Organization) Product** – A plan covering health care services provided only through a specified network of providers, except in emergency situations.
- \* **HMO (Health Maintenance Organization) Product** — A product offered by a company licensed as an HMO covering health care services provided only through a specified network of providers, except in emergency situations.
- \* **POS (Point-of-Service) Product** – A product offered by a company licensed as an HMO covering health care services provided through a network of participating 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 product offered by an insurance company covering health care services provided through a network of participating 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** – 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 [healthcare.gov](https://healthcare.gov). To find a qualified assister to help with shopping for coverage, go to [assistance \(coverva.org\)](https://assistance.coverva.org).

### **Disclaimer:**

**This list is for informational purposes only and is not an endorsement by the SCC of any product, service, person, or company. This list is current as of the date noted below. If you have any questions, contact the company, an agent, or Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.**

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
<b>Aetna Health, Inc.</b> 1425 Union Meeting Rd., #U23S Bluebell, PA 19422  1-800-872-3862 <a href="http://aetna.com">aetna.com</a>	HMO	No	Yes
<b>Aetna Life Insurance Company</b> 151 Farmington Avenue Hartford, CT 06156  1-855-885-3289 <a href="http://aetna.com">aetna.com</a>	PPO	No	Yes
<b>Anthem Health Plans of Virginia, Inc.</b> 2015 Staples Mill Road Richmond, VA 23230  1-800-451-1527 <a href="http://anthem.com">anthem.com</a>	PPO	No	Yes
<b>CareFirst BlueChoice, Inc.</b> 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-888-567-9155 <a href="http://carefirst.com">carefirst.com</a>	HMO	Yes	Yes
	POS		

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
<b>Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield)</b> 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-888-567-9155 <a href="http://carefirst.com">carefirst.com</a>	PPO	Yes	Yes
<b>HealthKeepers, Inc.</b> 2015 Staples Mill Road Richmond, VA 23230  1-855-748-1812 <a href="http://anthem.com">anthem.com</a>	POS	No	Yes
<b>Innovation Health Insurance Company</b> 151 Farmington Ave. #RW61 Hartford, CT 06156-0001  1-855-319-7290 <a href="http://innovationhealth.com">innovationhealth.com</a>	PPO	No	Yes
<b>Innovation Health Plan, Inc.</b> 151 Farmington Ave. #RW21 Hartford, CT 06156-0001  1-855-319-7290 <a href="http://innovationhealth.com">innovationhealth.com</a>	HMO	No	Yes
<b>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.</b> 2101 East Jefferson St. Rockville, MD 20852  1-877-514-5114 <a href="http://kp.org">kp.org</a>	HMO	Yes	Yes
	POS		

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
<b>Optima Health Insurance Company</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 <a href="http://optimahealth.com">optimahealth.com</a>	PPO	No	Yes
<b>Optima Health Plan</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 <a href="http://optimahealth.com">optimahealth.com</a>	HMO	No	Yes
	POS		
<b>Optimum Choice, Inc.</b> 4 Taft Court Rockville, MD 20850  1-866-432-5992 <a href="http://uhc.com">uhc.com</a>	HMO	No	Yes
	POS		
<b>Piedmont Community HealthCare, Inc.</b> 2316 Atherholt Road Lynchburg, VA 24501  1-800-400-7247 <a href="http://pchp.net">pchp.net</a>	PPO	No	Yes
<b>Piedmont Community HealthCare HMO, Inc.</b> 2316 Atherholt Road Lynchburg, VA 24501  1-800-400-7247 <a href="http://pchp.net">pchp.net</a>	HMO	No	Yes
	POS		

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
<b>UnitedHealthcare Insurance Company</b> 450 Columbus Blvd. Hartford, CT 06103  1-800-650-5826 <a href="http://uhc.com">uhc.com</a>	EPO	No	Yes
	PPO		
<b>UnitedHealthcare of the Mid-Atlantic, Inc.</b> 800 King Farm Blvd. Rockville, Maryland 20850  1-800-650-5826 <a href="http://uhc.com">uhc.com</a>	HMO	No	Yes
	POS		
<b>UnitedHealthcare Plan of the River Valley, Inc.</b> 1300 River Dr. Moline, IL 61265-1356  1-800-650-5826 <a href="http://uhc.com">uhc.com</a>	HMO	No	Yes
	POS		