

Business Rules

Harvard Pilgrim Health Care reserves the right to change premium rates at any time before the effective date of the policy if there is a change in applicable state laws or regulations. Changes to rates after the effective date of coverage are governed by the employer agreement.

All 2025 small group plans are plan year.

Minimum participation of eligible employees

A minimum participation of 75% of eligible employees is required, excluding those who have credible coverage. All plans require active employee enrollment. (COBRA participants are not active employees.) The employer must contribute at least 50% individual and at least 33% for all other tiers.

These conditions do not apply to applications submitted during the limited enrollment period established by 45 CFR 147.104(b)((1)(i)(B). 11/15 – 12/15 for a 1/1 effective date.

Embedded deductible refers to a family plan that has two components, an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

Embedded OOPM refers to a family plan that has two components, an individual OOPM and a family OOPM. All 2022 small group plans have embedded OOPM. The maximum contribution by an individual toward the family OOPM is limited to the individual OOPM and once met, has no additional cost sharing for the remainder of the year. When any number of members collectively meet the family OOPM, then all members have no additional cost sharing for the remainder of the year.

Side-by-Side Plan Options

Accounts may offer up to three plans side by side. Any plans offered side by side must have no more than a \$1,500 difference in deductible among them. For triple options, all plans must be allowable side by side. When offered side by side with an HMO plan, PPO plans must have an equal or higher deductible than the HMO plan(s).

Medicare Enhance

Medicare Enhance may only be offered alongside a Harvard Pilgrim commercial plan and only requires one Medicare Enhance subscriber. For groups offering Medicare Enhance on a fully insured basis with competitor Medicare products also offered, the competitor products must be comparable in benefits to Medicare Enhance. Groups will be community rated and may offer only one Medicare Enhance benefit package.

When Medicare Enhance is offered to groups for their working aged employees who are enrolled in Medicare Parts A and B, the groups must not have had more than 19 active employees (part-time, full-time or temporary) during the past two years. Groups that increase to more than 19 active employees must notify Harvard Pilgrim immediately. Also, the Medicare Enhance plan must be comparable to benefits of the active commercial product, and groups must sign the Medicare Enhance Employer Agreement.

Preventive medications with a high-deductible health plan

For members with a high-deductible health plan, the deductible will not apply to certain medications used for preventive care. However, the member will be required to pay the applicable copayment or coinsurance for the drug. The plan may change the listing of designated preventive medications from time to time. For a current list of designated preventive medications, please visit our website at [harvardpilgrim.org/rx](https://www.harvardpilgrim.org/rx).