

Requirements for Small Employers 3

Fair marketing standards

- Small-group carriers must market and issue all plans on a guaranteed-issue basis
- Agents are not allowed to discourage small-group employers from applying for coverage because of claims experience, industry, occupation or health status
- Agents are not allowed to receive compensation that is related to the claims experience, industry, occupation or health status of the small-group employer

Benefit plans offered

Small-group carriers must offer:

- A standard health care plan,
- A high-deductible plan that meets the federal requirements of a health savings account or health reimbursement account, and
- A basic health care plan