

## Small Business Health Insurance Overview

	Aetna	UnitedHealthcare	Kaiser Permanente	CareFirst BlueCross BlueShield
Companies offering coverage through DCHealthLink	<ul style="list-style-type: none"> <li>Aetna Life and Health</li> <li>Aetna Health</li> </ul>	<ul style="list-style-type: none"> <li>UnitedHealthcare Insurance Company</li> <li>Optimum</li> <li>UnitedHealthcare of the Mid-Atlantic</li> </ul>	Kaiser Permanente	<ul style="list-style-type: none"> <li>GHMSI</li> <li>CareFirst</li> </ul>
Number of 2017 products offered	<ul style="list-style-type: none"> <li>21 products: <ul style="list-style-type: none"> <li>8 new for 2017</li> <li>5 discontinued from 2016</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>47 products: <ul style="list-style-type: none"> <li>6 new for 2017</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>23 products: <ul style="list-style-type: none"> <li>1 discontinued from 2016</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>60 products: <ul style="list-style-type: none"> <li>9 new for 2017</li> <li>2 discontinued from 2016</li> </ul> </li> </ul>
Rate decreases depending on product	-2%, -8%, -14%, -19%	-1%, -3%, -5%, -6%, -7%, -8%	-0.1%, -1%, -2%, -3%	-0.1%, -0.3%, -1%, -2%, -3%, -4%, -5%, -6%
Rate increases depending on product	+4%, +5%, +6%, +7%, +9%, +10%, +12%	+1%, +3%, +4%, +5%, +6%	+0.1%, +0.2%, +0.4%, +1%, +2%, +3%	+1%, +2%, +3%, +4%, +6%, +7%, +11%, +15%
Variety of products offered	<ul style="list-style-type: none"> <li>HSAs (bronze, silver, gold)</li> <li>HMOs</li> <li>POS</li> <li>PPO</li> </ul>	<ul style="list-style-type: none"> <li>HSAs (bronze, silver, gold)</li> <li>HMOs</li> <li>POS</li> <li>EPO</li> </ul>	<ul style="list-style-type: none"> <li>HSAs (bronze, silver, gold)</li> <li>HMOs</li> <li>POS</li> </ul>	<ul style="list-style-type: none"> <li>HSAs (bronze, silver, gold)</li> <li>HMOs</li> <li>POS</li> <li>PPO</li> </ul>
Number of nationwide in-network products offered	10	30	5 (where Kaiser has locations)	29
Plans by metal level	<ul style="list-style-type: none"> <li>3 Bronze</li> <li>8 Silver</li> <li>10 Gold</li> </ul>	<ul style="list-style-type: none"> <li>3 Bronze</li> <li>14 Silver</li> <li>18 Gold</li> <li>12 Platinum</li> </ul>	<ul style="list-style-type: none"> <li>4 Bronze</li> <li>5 Silver</li> <li>10 Gold</li> <li>4 Platinum</li> </ul>	<ul style="list-style-type: none"> <li>5 Bronze</li> <li>21 Silver</li> <li>19 Gold</li> <li>15 Platinum</li> </ul>