

# Guaranteed RAF Program

There are standard rates and there are your group's final rates. That's where Risk Adjustment Factors come in. Here's how we address RAFs at SeeChange Health.

## Standard RAF Guidelines

**For Groups Ineligible for the RAF Guarantee**

<u>Eligible Enrolling Employees</u>	<u>Min RAF</u>	<u>Max RAF</u>
2-5 Employees	1.00	1.10
6-50 Employees	.90	1.10

## RAF Guarantees for Groups of 6 - 50 Employees

**For Effective Dates of February 1, 2012 through April 1, 2012**

<u>Eligible Enrolling Employees</u>	<u>Guaranteed RAF</u>
6-14 Employees	.95
15-50 Employees	.90

No individual health questionnaires are required of groups accepting the Guaranteed RAF.

## RAF Guarantee Eligibility Requirements

**To qualify for the RAF Guarantee:**

- Groups must be AB 1672 qualified.
- Prior carrier renewal RAF must be 1.06 or lower
- The RAF increase on the last renewal must be 5% or lower
- Prior Carrier renewal document must be included with group submission and should indicate renewal RAF and change from previous renewal RAF
- Effective date must be within 3 months of prior carrier renewal
- Carve out groups (management/non management, union/non-union, etc.) and virgin groups are not eligible
- Groups coming off a PEO arrangement are not eligible
- Groups moving from California Choice, Contractor's Choice, HSA California, Kaiser Permanente Choice Solution are not eligible

Eligible groups do not need to complete individual health questionnaires to receive the Guaranteed RAF. RAF is guaranteed for initial 12 months. All other standard paperwork and underwriting rules do apply.

Eligibility for the RAF Guarantee will be determined by SeeChange Health and the decision is final. Questions? Please contact Underwriting at (888) 228-4580 or Underwriting@SeeChangeHealth.com.