

These guidelines provide details on how a post-open enrollment audit is performed and whether a group will need to be quoted after enrollment in our Aetna Master Plan is complete.

All groups must first meet 50% participation of their full-time employee population with a minimum of 5 to enrolled to be eligible for Aetna.

Post-Enrollment Audit Rules:

1. Each eligible employee that enrolled in coverage but was not present on the original census provided to underwrite the group is counted as a material change. ***These are usually new hires. However, they can also include benefits eligible employees that were left off of the originally provided census.***
2. Each enrolling dependent that was not present on the original census of a virgin group that was submitted with a member-level census is counted as a material change. ***Since there is no load placed on the rates for virgin groups that are submitted with a member-level census, any dependents not included have not been factored into our released rates.***
3. Each enrolling dependent that was not present on the original census of a group with current coverage, if the coverage tier of the employee was anything other than EE Only on the original census, is counted as a material change. ***Example: An employee with ES tier on the original census adds a child dependent and changes to the FAM coverage tier during enrollment.***
4. For calculating the variance, we will count the material changes against the eligible member count on the original census. ***Example: If there are 20 members on the original census and 2 material changes, then the variance would be 2/20 or 10%.***
5. Any variance of 10% or above will be considered a failed audit and will require a re-quote. ***Rates are subject to change.***