

# 2019 Renewals

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## LARGE GROUP (51+)

- **NO** changes to the **large group** renewal process
- NEW submission deadline for changes:  
**20<sup>th</sup> of the month prior to the effective date**

## SMALL GROUP (2-50)

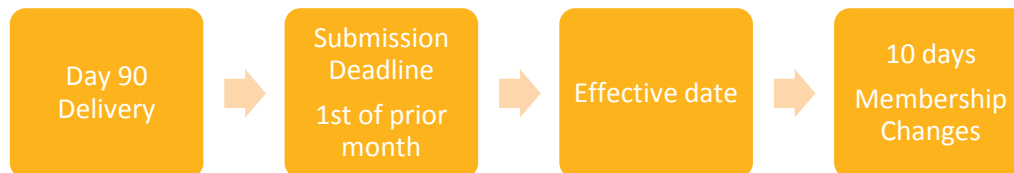
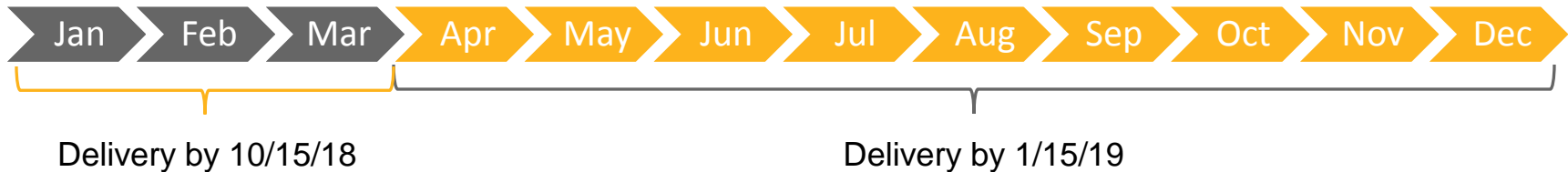
- **NO auto-renewals in 2019**
- NEW submission deadline:  
**1<sup>st</sup> of the month prior to the effective date**
- Groups moving from ACA/Metal tier plans will be able to receive deductible and coinsurance credit

# Small Group Renewal Strategy

## Current Process for ACA & Auto Renewal



## Proposed Process for ACA > Hybrid Renewal



- **ACTION REQUIRED** for every renewal
- **NO AUTO MAPPING** between Metal Tier Plans and Hybrid Plans