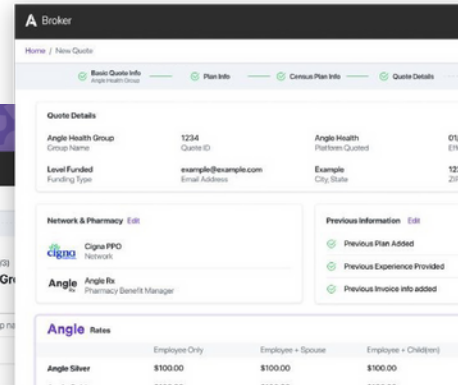
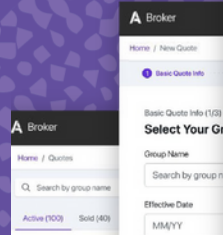


Underwriting Guidelines

with Angle Health for 2026



Active States	Min Enrolled Employees	Min Enrolled Members	Surplus Return	Aggregate Attachment	Min Specific	Network Availability *Min Applies to Cigna / Aetna Req. 10 EE
Alabama	2	5	10%	100%	NA	Cigna/Aetna
Alaska	2	5	0%	120%	20K	Cigna/Aetna
Arizona	2	5	10%	100%	NA	Cigna/Aetna
Arkansas	2	5	0%	120%	20K	Cigna/Aetna
Colorado	10	10	0%	120%	20K	Cigna/Aetna
Connecticut	2	5	0%	120%	20K	Cigna/Aetna
Delaware	6	6	10%	100%	NA	Cigna/Aetna
DC	101	101	0%	120%	40K	Cigna / Aetna
Florida	5	5	0%	120%	20K	Cigna/Aetna/Nomi (3 tier/S. Fla)
Georgia	2	5	10%	100%	NA	Cigna/Aetna/Nomi (3 tier/SE Georgia)
Hawaii	51	51	10%	100%	NA	Cigna/Aetna
Idaho	2	5	10%	100%	NA	Cigna/Aetna
Illinois	2	5	10%	100%	NA	Cigna/Aetna
Indiana	2	5	10%	100%	NA	Cigna/Aetna
Iowa	2	5	10%	100%	10K	Cigna/Aetna
Kansas	2	5	0%	120%	10K	Cigna/Aetna
Kentucky	25	25	0%	120%	25K	Cigna/Aetna
Louisiana	2	5	0%	120%	10K	Cigna/Aetna
Maine	11	11	0%	120%	28.7K	Cigna/Aetna
Maryland	2	5	0%	120%	22.5K	Cigna/Aetna
Michigan	2	5	10%	100%	10K	Cigna/Aetna/Nomi (3 tier)
Mississippi	2	5	10%	100%	NA	Cigna/Aetna/MPCN
Missouri	5	5	0%	100%	NA	Cigna/Aetna
Minnesota	2	5	0%	110%	20K	Cigna/Aetna
Montana	2	5	10%	100%	NA	Cigna/Aetna
Nebraska	2	5	10%	100%	NA	Cigna/Aetna
Nevada	5	5	0%	120%	10K	Cigna/Aetna
New Hampshire	2	5	0%	100%	NA	Cigna/Aetna
New Jersey	2	5	0%	125%	20K	Cigna/Aetna
New Mexico	2	5	0%	110%	10K	Cigna/Aetna
North Carolina	12 Eligible	5	0%	120%	20K	Cigna/Aetna
Ohio	2	5	10%	100%	NA	Cigna/Aetna/Ohio PPO Connect
Oklahoma	2	5	0%	110%	10K	Cigna/Aetna
Oregon	2	5	0%	120%	10K	Cigna/Aetna
Pennsylvania	24	24	10%	100%	NA	Cigna/Aetna
Rhode Island	2	5	0%	120%	20K	Cigna/Aetna
South Carolina	2	5	10%	100%	NA	Cigna/Aetna
South Dakota	2	5	10%	100%	NA	Cigna/Aetna
Tennessee	2	5	0%	120%	10K	Cigna/Aetna
Texas	2	5	10%	100%	5K	Cigna/Aetna
Utah	10	10	10%	100%	25K	Cigna/Aetna
Vermont	8	8	0%	120%	40K	Cigna/Aetna
Virginia	2	5	10%	100%	NA	Cigna/Aetna
Washington	2	5	0%	120%	20K	Cigna/Aetna
West Virginia	2	5	0%	120%	20K	Cigna/Aetna
Wisconsin	2	5	10%	100%	5K	Cigna/Aetna
Wyoming	2	5	10%	100%	NA	Cigna/Aetna

Requirements to quote

Data needs

Member level census with the following data for enrolled employees & dependents:

- First & last names
- Date of birth and sex (M/F)
- Home zip code
- Enrollment tier (EE, EC, ES, F) & plan selection
- Minimum of 5 enrolled members in most states

Data wants

The more data the better, additional data preferred in order of availability priority:

- Current rates & plans
- Renewal rates & plans (when available)
- Experience data (when available)

Underwriting Notes

The following are underwriting requirements that can be waived for most groups under the correct circumstances.

- Participation: 50% after valid waivers
- Contribution: 50% of the employee only rate on the lowest offered plan
- All plans must meet minimum value
- No spousal groups
- 1099 enrollees allowed when at least 1 W2 employee enrolled.

Contact & Information

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Broker Resource Page

