

HIP New Participation Requirements:

HIP has instituted new Small Group Underwriting Guidelines which will also apply to new HIP business placed with the LIA Health Alliance. Effective July 1, 2010, all new EPO and PPO groups must have a minimum of 2 enrollees in HIP products and 50% participation, excluding valid waivers. HIP HMO plans are excluded from this requirement, but do count towards participation.

The new requirements do not apply to renewing LIA Health Alliance groups at this time. Small groups with only 1 enrollee in a HIP EPO or PPO product may renew into the same plan.

In addition, all LIA Health Alliance EmblemHealth plans will count towards the 50% HIP participation requirement. Class carve-outs continue to be allowed.