

Premera Blue Cross Small Group Washington

Renewal Re-rate Request Guidelines

Premera Blue Cross prepares renewals using the current enrolled census roughly 90-days before the effective date. Connexion sends them out to producers as soon as possible when received from Premera (typically 45 to 60 days prior to the effective date). Proposed rates and benefits on the renewal paperwork are final unless the following applies:

- If group is renewing on the same product and has the following employee composition/structure changes at renewal, a re-rating request can be made to the Premera sales support team through the General Agency **at least 33 days prior to the renewal date**:
 - Groups size on renewal - 1-4 enrolled employees – Must have 100% change in total employee headcount (example: a group of 2 becomes a group of 4)
 - Groups size 5-9 enrolled employees – 75% change in total employee headcount (example: a group of 8 becomes a group of 14)
 - Groups size 10+ enrolled employees – 50% change in total employee headcount (example: a group of 22 becomes a group of 11)
- A re-rating request must include final renewal census from the General Agency

Example that does not qualify for re-rating:

- Group has 15 total employee headcount on their renewal rate.
- Group adds 8 additional employees and 3 employees drop coverage; new group total employee headcount is 20. Net headcount change is 5 additional employees which is under the 50% change threshold for a group of 10 or more.
- This group is not eligible for a re-rate because the headcount didn't change by at least 50%.

To request a re-rate through Connexion

To request a re-rate, the producer must run a quote using the final census on the Connexion Group Quote tool and submit an electronic census (Excel format) along with a copy of the re-rated quote to Connexion at least 33 days prior to the renewal date. Re-rating is not guaranteed. Premera will review and, if approved, will notify Connexion and we'll notify the producer.