

## New York Aetna® SG ACA 2025 Renewal Process

The 2025 renewal process will vary by group, depending on whether the plan(s) will remain a part of our NY SG ACA portfolio or are no longer offered (referred to as discontinued plans) effective January 1, 2025. There are steps you can take to help your clients understand their options and make a smooth transition to selecting their 2025 plan(s) with Aetna, from another insurance company or from the NY State of Health Small Business Marketplace at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov).

First, check to see if a renewal proposal has been sent. If the renewal proposal has been sent, then check the renewal proposal to see if any employees are showing as waived.

Refer to the chart to see which situation applies and what you or the group will need to do.

#	Are there any waived employees on the renewal proposal?	What does this mean?	Will client receive a renewal proposal? What do you or the group need to do?
1	No employees showing as waived	All employees / members will be enrolled in 2025 plans being offered.	Yes – employees / members are automatically enrolled in 2025 plan(s) unless you or the group notifies us otherwise.
2	Some employees showing as waived	<p>If the employees / members are not waived, then they will be enrolled in 2025 plans being offered.</p> <p>If the employees / members are waived, then they have plans that have been discontinued for 2025.</p>	<p>Yes - The renewal proposal will only show plans for the employees / members that will be enrolled in 2025 plan(s) being offered.</p> <p>For those employees / members that are in discontinued plans, the group and these members should have received a discontinuation notice 90 days prior to the non-renewal date. Your client should ensure they comply with Attachments A and B of the plan sponsor discontinuation notice.</p> <p>If the group wants to select Aetna 2025 plans for all employees / members, then you or the group need to contact us and provide the plan selection(s) for all employees / members in the group.</p> <p>If you or the group do not contact us, Aetna will only renew the employees / members under the 2025 plans shown in the proposal. Any employees / members showing as waived in the proposal will be terminated on the group's renewal date, since they are on plans that have been discontinued.</p>

3	No renewal proposal sent	All employees / members have plans that have been discontinued for 2025.	<p>No - Impacted group / members should have received a discontinuation notice 90 days prior to the non-renewal date. Your client should ensure they comply with Attachments A and B of the plan sponsor discontinuation notice.</p> <p>No renewal will be sent.</p> <p>The group and the employee / members will be terminated at the end of the policy's plan year.</p> <p>The group may purchase a new policy from another insurance company or the NY State of Health Small Business Marketplace, <a href="http://www.nystateofhealth.ny.gov">www.nystateofhealth.ny.gov</a>. The group may be eligible for a small business health care tax credit only if they buy a "SHOP certified" policy.</p> <p>If the group wants Aetna's NY SG ACA 2025 plans, then the broker will need to run a new business proposal via SMART. The group will need to circle and sign which plans have been selected. You will need to return this information to us.</p>
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Regarding situation # 2 above, your client should receive their bill for their 2025 coverages approximately 15 days prior to the effective / renewal date. If you or your client did not contact us regarding any employees / members on discontinued plans, then the bill only reflects those employees and members with 2025 coverages.

- If your client wants to add terminated employees / members to their existing 2025 plan(s), then you or the group will need to contact us to add them to the group's 2025 plan(s).
- If your client wants to add terminated employees / members to a new 2025 Aetna plan(s), then you or your client will need to contact us and go through the new business submission process.

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