

## Connecticut Employer / Broker Funding Certification for Small Group Plans with an In-Network Deductible

Aetna considers an underlying plan to be any employer-funded arrangement or plan that, directly or indirectly, subsidizes, funds or reimburses (or is intended, directly or indirectly, to subsidize, fund or reimburse) any part of a member's out-of-pocket expenses. In setting the premium rate for benefits plans, Aetna assumes there are no underlying plans in place. If the employer is funding a member's deductible in excess of 50%, it can be material to the development of pricing for coverage. Whether the member has any specific financial responsibility before the underlying plan can be used also contributes to the development of pricing for coverage. As such, it is important for us to understand when underlying plans are in use when the employer implements an underlying plan that funds the deductible in excess of 50%, and whether the member needs to first satisfy any specific level of financial responsibility.

**For Employers:**

1. Is an underlying plan or arrangement offered, made available or used by your company?

\_\_\_\_\_ Yes                      No \_\_\_\_\_

2. If "yes" to Question 1, what percentage (%) of the in-network deductible is funded by the underlying plan? \_\_\_\_\_%

3. If "yes" to Question 1, is the member required to contribute a certain level of financial responsibility to his/her deductible before funds from the underlying plan are available for use?

\_\_\_\_\_ Yes                      No \_\_\_\_\_

4. If "yes" to Question 3, what is the threshold of member responsibility? \$\_\_\_\_\_ or \_\_\_\_%

**For Brokers:**

1. Did you offer, make available or sell an underlying plan or arrangement to the employer?

\_\_\_\_\_ Yes                      No \_\_\_\_\_

2. If "yes" to Question 1, what percentage (%) of the in-network deductible is funded by the underlying plan? \_\_\_\_\_%

3. If "yes" to Question 1, is the member required to contribute a certain level of financial responsibility to his/her deductible before funds from the underlying plan are available for use?

\_\_\_\_\_ Yes                      No \_\_\_\_\_

4. If "yes" to Question 3, what is the threshold of member responsibility? \$\_\_\_\_\_ or \_\_\_\_%

### **ATTESTATION**

By signing below, you are certifying and agreeing the information provided above is true and complete, and you will notify Aetna immediately in the event such information is incorrect or incomplete, or the employer implements or purchases (or intends to implement or purchase) an underlying plan to subsidize the member deductible in excess of 50% as described above (if not already funding in excess of 50%).

<b>Employer</b>	<b>Broker</b>
Company Name	Broker Company
Name of Officer (please print)	Name of Broker (please print)

## Connecticut Employer / Broker Funding Certification for Small Group Plans with an In-Network Deductible

Signature	Signature
Title	Title
Date	Date