

20.3 - Mid-Year Benefit Customization/Enhancements

(Rev. 111, 05-03-13, Effective: 05-03-13, Implementation: 05-03-13)

The EGWP program is designed explicitly to allow flexibility for MAOs to negotiate different customized plans with particular employer/union groups throughout the year. This design also takes into account that employers/unions offering group health plans may operate on different bidding and negotiation timelines. Therefore, MAOs are allowed to offer “800 series” customized plans at any time during the contract year (i.e., MAOs are implicitly allowed to offer enhanced benefits throughout the year to individual employers/unions that differ from the benefits reflected in their bid). Also, when utilizing individual MA plans open to general enrollment for their members, employer/union sponsors are also free to enhance benefits mid-year for the part of the package that is a “wrap-around” or enhancement to the MA plan. See 422 CFR 106.