

# Individual vs. Group Coverage



	Individual Family	Group State of FL (2-50 employees)	Charter Health Plan (2 or more employees)
Insurance Carriers <i>(All carriers not listed)</i>	Golden Rule Aetna Celtic Humana	United Healthcare Aetna BC/BS of FL Humana	Sarasota Memorial Hospital
Medically Underwritten	Yes	Yes	Yes
Maximum Rates Initial Enrollment	Varies	Yes  +/- 15% of base rates	No Cap
Initial Rate Guarantee	6 months	1 year	1 year
Rate Increases after Initial Enrollment	Varies	Annual	Annual

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	Individual	Small Group State of FL (2-50 employees)	Charter Health Plan (2 or more employees)
Riders <i>(specific exclusion on a current condition)</i>	Yes	No	No (there are exclusions to this plan that are not common to small group state of Florida policies)
Possibility of an Individual being declined	Yes	No	No
Group Eligibility Requirement	Does Not Apply	Wage & Tax Documentation Required	Wage & Tax Documentation Required
Credible Coverage	Yes	Yes	Yes
Governed by Florida Office of Insurance Regulation	Yes	Yes	No

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