

▶ ACA Small Group Rating Calculator

Running your own quotes is easy using our Small Group Rating Calculator!

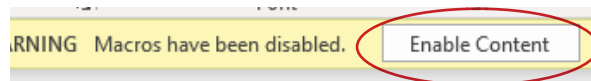
1. If calculator opens in protected view, click **Enable Content** to begin.
2. **Census Entry**
 - Hit **Clear Census** button at the top of the census columns to clear old census information.
 - **Emp #:** This field will automatically populate.
 - **Member Name:** This is a free-form field where you can enter a member's first and/or last names. Please complete separate entries for all dependents.
 - **E, S, D Column:** Enter an "E" for Employee, an "S" for Spouse, or a "D" for Dependent 21 or older. This field is not case-sensitive.
 - **DOB:** Enter the member's date of birth in the format mm/dd/yyyy. The age in the next column is automatically calculated.

3. Out-of-State Employees

Create a separate spreadsheet and enter all the employees that live out of state on their own spreadsheet. The county will be where the group is located, but the network will need to be changed to First Health.

4. **Agency Name:** Enter your agency name.
5. **Group Name:** Enter the name of the group.
6. **Effective Date:** Click the arrow on the right of the box for a drop-down menu. Point and click to select the group's effective date.
7. **Group County:** Click the arrow on the right of the box for a drop-down menu of alphabetically sorted Wisconsin counties. Point and click to select the group's county.
Note: The ACA-assigned geographic region number will appear in the gray box on the right.
8. **Provider Network:** Click the arrow on the right of the box for a drop-down menu of available provider networks. Point and click to select.
9. **Benefit Plan:** Click the arrow on the right of the box for a drop-down menu of benefit plans. Point and click to select.

Note: The gray boxes below will fill in with the benefit information.



2024 WI SMALL GROUP ACA RATING C					
Quoting Company		WPS HEALTH INSURANCE			
Agency Name	My Agency				
Group Name	ABC Corporation				
Effective Date	January 1, 2024		WI Region		
Group County	DODGE		11		
Provider Network	WPS Statewide				
Benefit Plan	WPS PPO Gold \$2,500				
	In-Network	OON			
Plan Type	PPO Copay		Teledoc Copay		
Deductible	\$2,500	\$5,000	Retail Clinic Copay		
Coinsurance	20%	50%	PCP Copay		
Out of Pocket	\$6,000	\$15,000	Specialist Copay		
Preventive Care	\$0	D/C	ER Copay		
Drug Benefit	Pr Pref / \$25 Gnr Non-Pref / \$50 Brnd Pref / \$90 Brnd Non-Pref				

WPS Census Entry					Clear Census
Emp #	Member Name	(E)mp (S)ps (D)ep	Date of Birth m/d/yy	Age	Member Rate
1	Employee	E	1/1/1991	30	\$ 422.92
1	Spouse	S	2/1/1991	29	\$ 416.96
1	Child	D	3/1/2020	0	\$ 285.05
2	Employee	E	1/1/1981	40	\$ 476.21

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- To get rates, please click the **Rate** button next to the total **Monthly Premium Rate** area.

Note: After clicking the **Rate** button, you will notice that members of your census will be in a different order than you input them. This is correct. Due to a change from the Centers for Medicare & Medicaid Services (CMS), all health insurance carriers are required to change ratings for dependents age 20 and younger for the requested effective date. This mandate allows us to continue rating the same for all dependents 21 and older. However, it means we now have to rate for the three oldest dependents under 21.

WPS Census Entry					Clear Census
Emp #	Member Name	(E)mp (S)ps (D)ep	Date of Birth m/d/yy	Age	Member Rate
1	Employee	E	1/1/1991	30	\$ 422.92
1	Spouse	S	2/1/1991	29	\$ 416.96
1	Child	D	3/1/2020	0	\$ 285.05
2	Employee	E	1/1/1981	40	\$ 476.21

11. Viewing Output

- Member Rate:** The member-level rates will appear to the far right in the census screen. The group's total monthly premium rate will appear in the yellow box near the bottom left.
- Viewing Output:** Click on any of the yellow tabs along the bottom of the file to view the output. You can print the view page by clicking the **Print Page(s)** button on the upper right.
 - Group Rate Summary:** Shows the premium rates rolled up to the employee level and the total group rate.
 - Age Rate Matrix:** Shows the age rate chart for each age.
 - Alternates:** WPS Health Plan and WPS Health Insurance alternates are displayed on separate pages due to the different plan options available for each company. Only the page for the company quoted will be populated with the group alternate rates.

2024 WI SMALL GROUP ACA RATING CALCULATOR

Rating Company: **WPS HEALTH INSURANCE** Clear Data
 Agency Name:
 Group Name:
 Effective Date: WI Region: HIOS ID / SBC Link:
 Group County: Provider Network: **RATE**
 Benefit Plan:

Plan Type	In-Network		OON		Teledoc Copay	Retail Clinic Copay	
	PPO Copay						
Deductible	\$2,500		\$5,000		\$0	\$10	no charge
Coinsurance	20%		50%		PCP Copay	\$35	D/C
Out of Pocket	\$6,000		\$15,000		Specialist Copay	\$70	D/C
Preventive Care	\$0		D/C		ER Copay	\$500	\$500

Drug Benefit:

*** Monthly Premium Rate: \$0.00**

Select Pages to Print

Group Rate Summary
 Age Rate Matrix
 Alternates

Print Page(s)

* Please note that premium rates may be changed on a quarterly basis. To ensure accuracy, best practice is to use the most up to date rate calculator available on the WPS Health Solutions website: www.wpshealth.com

Input
Group Rate Summary
Age Rate Matrix
Alternates

12. Printing Output

- From Viewing Pages:** Click on any of the yellow tabs to view the output. Print the viewed page by clicking the **Print Page(s)** button on the upper right.
- From Quote Input Page:** In the orange box at the bottom left of the page, use the checkboxes to select which pages to print, then click the **Print Page(s)** button.

Select Pages to Print

Group Rate Summary
 Age Rate Matrix
 Alternates

Print Page(s)

