

Small Employer Market – 2025

General Information:

The listed carriers have health benefit plans approved to be offered in Virginia's 2025 small employer market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia.
- Certain other restrictions may apply.

Definitions – as used in this list:

- * **EPO (Exclusive Provider Organization) Product** – A plan covering health care services provided only through a specified network of providers, except in emergency situations.
- * **HMO (Health Maintenance Organization) Product** — A product offered by a company licensed as an HMO covering health care services provided only through a specified network of providers, except in emergency situations.
- * **POS (Point-of-Service) Product** – A product offered by a company licensed as an HMO covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- * **PPO (Preferred Provider Organization) Product** – A product offered by an insurance company covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- ** **SHOP or Small Business Exchange** – Small Business Health Options Program, also known as the SHOP Marketplace or Small Business Exchange. For information about the SHOP for Virginia, please refer to [Small Business Employers | Virginia's Insurance Marketplace](#). To find a qualified agent to help with shopping for coverage, search for a certified agent at [SHOP Agents | VIM \(virginia.gov\)](#).

Disclaimer:

This list is for informational purposes only and is not an endorsement by the SCC of any product, service, person, or company. This list is current as of the date noted below. If you have any questions, contact the company, an agent, or Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
Anthem Health Plans of Virginia, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-800-451-1527 anthem.com	PPO	No	Yes
CareFirst BlueChoice, Inc. 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 1-888-567-9155 carefirst.com	HMO	Yes	Yes
	POS		
Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield) 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 1-888-567-9155 carefirst.com	PPO	Yes	Yes
HealthKeepers, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-855-748-1812 anthem.com	POS	No	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 East Jefferson St. Rockville, MD 20852 1-877-514-5114 kp.org	HMO	Yes	Yes
	POS		
Optimum Choice, Inc. 4 Taft Court Rockville, MD 20850 1-866-432-5992 uhc.com	HMO	No	Yes
	POS		
Sentara Health Insurance Company 4417 Corporation Lane Virginia Beach, VA 23462 1-866-532-7713 sentarahealthplans.com	PPO	No	Yes
Sentara Health Plans 4417 Corporation Lane Virginia Beach, VA 23462 1-866-532-7713 sentarahealthplans.com	HMO	No	Yes
	POS		
UnitedHealthcare Insurance Company 450 Columbus Blvd. Hartford, CT 06103 1-800-650-5826 uhc.com	EPO	No	Yes
	PPO		

Carrier Name	Product Type*	Intended Availability of Plans	
		On SHOP or Small Business Exchange**	Off SHOP or Small Business Exchange**
UnitedHealthcare of the Mid-Atlantic, Inc. 800 King Farm Blvd. Rockville, Maryland 20850 1-800-650-5826 uhc.com	HMO	No	Yes
	POS		
UnitedHealthcare Plan of the River Valley, Inc. 1300 River Dr. Moline, IL 61265-1356 1-800-650-5826 uhc.com	HMO	No	Yes
	POS		