

Carrier & TPA Differentiation Guide

TPA BREAKDOWN

- MBA TPA: AFI-CIGNA (Major Medical), GROUP
- Performance Health TPA: MedMax, AHW, MedAccess (MVP/MVP+), Breckpoint, HEWA (Cigna & Solstice Dental)

MAJOR MEDICAL

AFI-CIGNA: Only true major medical. Uses Cigna PPO. Simplified Issue.

ANCILLARY

Breckpoint: Guaranteed Issue. Ancillary only. Must be added to health products.

HEALTH PRODUCTS

- MedMax (Deductible Value Plan – First Health PPO): Unlimited annual max, limited utilization caps but extremely rich benefits. Simplified Issue.
- MedAccess MVP (Cigna PPO): Guaranteed Issue, unlimited max, limited utilization.
- MedAccess MVP PRO (Cigna PPO): Simplified Issue, rich benefits, capped utilization.
- America’s Health & Wellness (AHW – First Health PPO): Limited benefit for low-income. Guaranteed Issue.

DENTAL & VISION

HEWA (Cigna & Solstice Dental): No waits on major services with DHMO. No max on DHMO. Solstice PPO has \$1,500 annual max.

Quick Reference Grid

Category	Plan(s)	Network	TPA	Issue Type	Annual Max	Notes
Major Medical	AFI-CIGNA	Cigna PRO	MBA	Simplified Issue	Unlimited	Only true major medical
Health Product	MedMax	First Health	Performance	Simplified Issue	Unlimited (Capped Utilization)	Extremely rich
Health Product	MVP (MedAccess)	Cigna PPO	Performance	Guaranteed Issue	Unlimited (Capped Utilization)	Only GI health plan outside AHW
Health Product	MVP PRO (MedAccess)	Cigna PPO	Performance	Simplified Issue	Unlimited (Capped Utilization)	Rich benefits
Health Product	AHW	First Health	Performance	Guaranteed Issue	Subject to SOB	Low-income option
Ancillary	Breckpoint	N/A	Performance	Guaranteed Issue	N/A	Must attach to health products
Dental & Vision	HEWA (Cigna/Solstice)	Cigna/Solstice	Performance	N/A	DHMO: None / PPO: \$1,500	No waits on major services