Service of Unequalled Excellence

SPECIAL OPEN ENROLLMENT

Carrier	Guidelines
aetna	Must be the sole carrier confirmed by an attestation form Must be complete at submission with all requirements in by 12/15 midnight - no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
Anthem. BlueCross	Must be the sole carrier Must be complete at submission with all requirements in by 12/14 by 4 pm Dental/Vision will follow the guidelines if sold with medical and at least 2 are enrolling Recertification at renewal: No, as these groups are part of the Special Open Enrollment window
blue 🗑 of california	Can be written alongside another carrier's HMO only, another carrier's HMO and MediExcel only, or another carrier's HMO and SIMNSA only. Regular underwriting guidelines apply Must be submitted to Blue Shield by 5:00 pm on 12/17 and approved within 30 days of submission Dental/Vision follow medical. Life does not follow medical Recertification at renewal: At the carrier's discretion
CaliforniaChoice® Your Health. Your Choice.®	Must be the sole carrier Cases must be submitted to CalChoice by 12/17 midnight and approved by 12/31 Contingent approvals will be allowed Recertification at renewal: At the carrier's discretion
Health Net®	Does not require to be the sole carrier Cases must be received by Health Net by 5:00 pm on 12/17 and must be approved by 1/22 Recertification at renewal: At the carrier's discretion Ancillary coverage will follow normal guidelines for participation and contribution
***** KAISER PERMANENTE®	Does not require to be the sole carrier Cases must be submitted to Kaiser by 12/15 midnight Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
oscar	Does not require to be the sole carrier as long as the minimum 5 enrolled or 25% participation is met The case has to be submitted by 12/15 to the carrier by midnight Recertification at renewal: At the carrier's discretion Oscar is a medical only carrier
SHARP. HEALTH PLAN	Must be the sole carrier Sharp will write alongside a cross border plan (considered valid waivers) Case must be received by 12/14 by midnight and approved by 12/15 - no exceptions Recertification at renewal: At the carrier's discretion
UnitedHealthcare®	Does not require to be the sole carrier with staff model carrier (can write alongside two staff model carriers) Requires at least 5 CA employees to enroll with UHC if writing alongside another carrier Must be complete at submission with all requirements in by 8:59 pm on 12/17 – no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer

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