

SPECIAL OPEN ENROLLMENT



The Guaranteed Issue Special Open Enrollment period runs from November 15th to December 15th each year for a January 1st effective date.

Carriers are required to offer a special open enrollment window to Small Employers that do not meet carrier participation and/or contribution requirements. These groups must meet all other Underwriting Guidelines.

Small Employers that have struggled to attain coverage due to participation or contribution requirements can obtain coverage during this special open enrollment window.

The UW guide summarizes our carrier partners' deadlines and other important details such as whether or not the listed carrier must be the sole carrier for the group.

Although carriers must lower their contribution requirements, the Affordable Care Act mandates that Applicable Large Employers (ALEs) with 50 or more full-time plus full-time equivalent employees must offer affordable coverage that meets minimum value in order to avoid a 4980H(b) employer penalty. IRS common ownership/controlled group rules apply when determining whether or not an employer is an ALE.

Carrier	Guidelines
	<p>Must be the sole carrier</p> <p>Must be complete at submission with all requirements in by 12/15 - no exceptions</p> <p>Recertification at renewal: no</p> <p>Waivers are not required during this window</p>
	<p>Groups submitted between 11/15 and 12/15 will have an effective date of 1/1</p>