

1/1/2026 EFFECTIVE DATE – SPECIAL OPEN ENROLLMENT

Submit Special Open Enrollment Cases to Word & Brown by 12/5/2025

Carrier	Guidelines
	Must be the sole carrier confirmed by the Aetna Attestation Form. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Must be complete at submission with all requirements in on 12/15 by 11:59 p.m. – 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.
	Must be the sole carrier. Waivers are not required for submission during this time. All other regular Underwriting Guidelines apply including proof of eligibility. Cases must be submitted to Anthem on 12/15 by 12:00 p.m. and approved by 12/31/2025. Dental and Vision will follow Special Open Enrollment. Recertification at renewal: No.
	Can be written alongside another carrier's HMO only, another carrier's HMO and MediExcel only, or another carrier's HMO and SIMNSA only. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Must be submitted to Blue Shield on 12/15 by 11:59 p.m. and approved within 30 days of submission at the latest. Dental and Vision will follow Special Open Enrollment. Life will follow normal guidelines for participation and contribution. Recertification at renewal: Yes, to ensure group meets the definition of a small employer.
	Must be the sole carrier. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Cases must be submitted to CaliforniaChoice on 12/15 by 11:59 p.m. and approved by end of business day on 12/31/2025 at the latest. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.
	Does not require to be the sole carrier. Waivers are not required for submission during this time. Special Open Enrollment groups do not qualify for any No DE 9C/Quarterly Wage Report Promotions offered by Health Net. All other regular Underwriting Guidelines apply including proof of eligibility. Cases must be submitted to Health Net on 12/15 by 5:00 p.m. and must be approved by 5:00 p.m. on 1/20/2026 at the latest. Recertification at renewal: At the carrier's discretion. Ancillary coverage will follow normal guidelines for participation and contribution.
	Does not require to be the sole carrier. All other regular Underwriting Guidelines apply. Must be submitted to Kaiser Permanente on 12/15 by 5:00 p.m. and must be approved by 5:00 p.m. on 12/31/2025 at the latest. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.
	Can be written alongside two Staff Model carriers. Eligible Staff Models include Chinese Community Health Plan, Kaiser Permanente, MediExcel, Sharp, SIMNSA, Sutter, and Western Health Advantage. May not write alongside CaliforniaChoice or Covered California. Must meet 25% participation and 51% eligible in California when writing alongside a Staff Model carrier. If group does not have 51% of all eligible residing in CA, we encourage you to work through the Multi-Site Guidelines with your W&B Sales Representative to determine situs state as exceptions are available. All other Underwriting Guidelines apply including waivers, proof of eligibility and UnitedHealthcare does not write groups where only the owner(s) are enrolling while the W-2 population waives. UnitedHealthcare will still require the W-2 to enroll in this scenario Cases must be submitted clean and complete to UnitedHealthcare on 12/15 by 11:59 p.m. Should there be missing items, a grace period will be allowed and must be approved by noon 12/22/25 at the latest. No exceptions on extensions. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier. Please refer to the carrier guidelines for additional information.