

1/1/2024 EFFECTIVE DATE - SPECIAL OPEN ENROLLMENT

Carrier	Guidelines
	<p>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 PM - 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</p>
	<p>Must be the sole carrier Waivers are not required for submission during this time All other regular Underwriting Guidelines apply including proof of eligibility Must be complete at submission with all requirements in on 12/15 by 12 PM - no exceptions Ancillary coverage will follow normal guidelines for participation and contribution Recertification at renewal: No</p>
	<p>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 5PM and approved within 30 days of submission at the latest Dental/Vision follow medical. Life does not follow medical Recertification at renewal: Yes, to ensure group meets the definition of a small employer</p>
	<p>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 PM and approved by end of business day on 1/19/24 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</p>
	<p>Does not require to be the sole carrier but standard Alongside Participation requirements will apply Requires at least 3 employees to enroll with Cigna+Oscar and 60% participation between both carriers if writing alongside another carrier 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 5PM – no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer</p>
	<p>Does not require to be the sole carrier Special Open Enrollment groups do not qualify for any No DE9C/Quarterly Wage Report Promotions offered by Health Net All other regular Underwriting Guidelines apply including waivers and proof of eligibility Cases must be submitted to Health Net on 12/15 by 5 PM and must be approved by 5 PM on 1/22/2024 at the latest Recertification at renewal: At the carrier's discretion Ancillary coverage will follow normal guidelines for participation and contribution</p>
	<p>Does not require to be the sole carrier All other regular Underwriting Guidelines apply Must be submitted to Kaiser on 12/15 by 5PM and must be approved by 5PM on 12/29/2023 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</p>
	<p>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 UnitedHealthcare if writing alongside another carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Cases must be submitted clean and complete to UnitedHealthcare on 12/15 by 11:59 PM. Should there be missing items, a grace period will be allowed and must be approved by 12/20/2023 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</p>

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