

1/1/2024 EFFECTIVE DATE - SPECIAL OPEN ENROLLMENT

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