

California Aetna® SG ACA 2026 Renewal Process

The 2026 renewal process will vary by group, depending on whether the plan(s) will remain a part of our CA SG ACA portfolio or are no longer offered (referred to as discontinued plans) effective January 1, 2026. There are steps you can take to help your clients understand their options and make a smooth transition to selecting their 2026 plan(s) with Aetna or to another insurance company.

First, check to see if a renewal proposal has been sent. If the renewal proposal has been sent, then check the renewal proposal to see if any employees are showing as waived.

Refer to the chart to see which situation applies and what you or the group will need to do.

#	Are there any waived employees on the renewal proposal?	What does this mean?	Will client receive a renewal proposal? What do you or the group need to do?
1	No employees showing as waived	All employees / members will be enrolled in 2026 plans being offered. Group is located in one of these rating areas: 15-19. [Los Angeles counties East and West, Inland Empire, Orange and San Diego counties]	Yes – employees / members are automatically enrolled in 2026 plan(s) unless you or the group notifies us otherwise.
2	Some employees showing as waived	If the employees / members are not waived, then they will be enrolled in 2026 plans being offered. If the employees / members are waived, then they have plans that have been discontinued for 2026. Group is located in one of these rating areas: 4, 6, 10, 11 [San Francisco county, Alameda county, Central Valley, Fresno, Kings, Madera counties]	Yes - The renewal proposal will only show plans for the employees / members that will be enrolled in 2026 OAMC and PPO plan(s) being offered. For those employees / members that are in discontinued HMO plans, the group and the members should have received a discontinuation notice 90 days prior to the non-renewal date. If the group wants to select Aetna 2026 plans for all employees / members, then you or the group need to contact us and provide the plan selection(s) for all employees / members in the group. If you or the group do not contact us, Aetna will only renew the employees / members under the 2026 plans shown in the proposal. Any employees / members showing as waived in the proposal will be terminated on the group's renewal date, since they are on plans that have been discontinued.

3	No renewal proposal sent	All employees / members have plans that have been discontinued for 2026. Group is located in one of these rating areas: 1, 2, 3, 5, 7, 8, 9, 12, 13, 14 [Northern counties, North Bay Area, Greater Sacramento, Contra Costa county, Santa Clara county, San Mateo county, Santa Cruz county, San Benito county, Monterey county, Central Coast, Eastern counties and Kern county]	No - Impacted group / employees should have received a discontinuance notice 90 days prior to the non-renewal date. No renewal will be sent to the group. The group and the employees / members will be terminated at the end of the policy's plan year. The group must purchase a new policy from another insurance company or may explore options through Covered California for Small Business (CCSB) at https://www.coveredca.com/forsmallbusiness or CaliforniaChoice (CalChoice) at https://www.calchoice.com. The group is encouraged to review health insurance coverage options available through other carriers.
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Regarding situation # 2 above, your client should receive their bill for their 2026 coverages approximately 15 days prior to the effective / renewal date. If you or your client did not contact us regarding any employees / members on discontinued plans, then the bill only reflects those employees and members with 2026 coverages.

- If your client wants to add terminated employees / members to their existing 2026 plan(s), then you or the group will need to contact us to add them to the group's 2026 plan(s).
- If your client wants to add terminated employees / members to a new 2026 Aetna plan(s), then you or your client will need to contact us and go through the new business submission process.

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