

1/1/2026 EFFECTIVE DATE – SPECIAL OPEN ENROLLMENT**Submit Special Open Enrollment Cases to Word & Brown by 12/5/2025**

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 Underwriting 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.

Carrier	Guidelines
	Must be the sole carrier Must be complete at submission with all requirements in by 12/15 – no exceptions Recertification at renewal: no Waivers are not required during this window
	Must be the sole carrier Must be complete at submission with all requirements in by 12/15 – no exceptions Recertification at renewal: the group must meet participation at the time of renewal Waivers are not required during this window

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.