



11/15-12/15 FEDERAL OPEN ENROLLMENT (FOE): JANUARY 2025 NORTHEAST REGION

Carriers may not decline a small group (1–50 CT/NJ, 1–100 NY), that submits between November 15th–December 15th, for failure to meet contribution and/or participation requirements. Groups that submit under the FOE window will be effective January 1st of the following year.

Groups must still qualify as an eligible small group and meet all other standard carrier requirements before they can qualify for FOE; only contribution and participation requirements are waived. [When submitting be sure to clearly label your submission as an FOE Group on the Employer Application and/or in the subject line of your email.](#)

	EFFECTIVE DATE	CARRIER SUBMISSION WINDOW OPENS	CARRIER SUBMISSION DEADLINE ¹	MUST BE COMPLETE BY DEADLINE	MUST BE APPROVED BY DEADLINE	PENDING ITEMS DUE	SUBMIT TO AMWINS BY	ALLOWS MULTIPLE CARRIERS FOR FOE
CONNECTICUT								
Anthem	Jan. 1, 2025	Fri, Nov. 15 th	Sun, Dec. 15 th	Yes	No	N/A	Tue, Dec. 10 th	No, must be the sole carrier
Oxford	Jan. 1, 2025	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	No, must be the sole carrier
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	No, must be the sole carrier
NEW JERSEY								
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	No, must be the sole carrier
NEW YORK								
Aetna	Jan. 1, 2025	Fri, Nov. 15 th	Sun, Dec. 15 th	Yes	No	N/A	Tue, Dec. 10 th	Yes, allowed
Anthem	Dec. 1, 2024	Fri, Nov. 15 th	Sat, Nov. 23 rd	No	No	Varies by group, typically 5 days from carrier request	Tue, Nov. 19 th	No, must be the sole carrier
	Jan. 1, 2025	Fri, Nov. 15 th	Sun, Dec. 15 th	No	No		Tue, Dec. 10 th	
EmblemHealth	EmblemHealth does not enforce contribution/participation rules as standard practice. Submit January business using normal deadlines.							
HealthPass	Dec. 1, 2024	Fri, Nov. 15 th	Mon, Nov. 25 th	Yes	No	N/A	Wed, Nov. 20 th	Yes, allowed (excludes Anthem, Emblem, and/or Oxford)
	Jan. 1, 2025	Fri, Nov. 15 th	Sun, Dec. 15 th	Yes	No	N/A	Tue, Dec. 10 th	
Oxford	Dec. 1, 2024	Fri, Nov. 15 th	Sun, Dec. 1 st	No	No	Varies by group	Mon, Nov. 25 th	Yes, allowed
	Dec. 15, 2024	Fri, Nov. 15 th	Sun, Dec. 15 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	
	Jan. 1, 2025	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Mon, Dec 23 rd	Wed, Dec. 11 th	No, must be the sole carrier

¹ Deadline is end of business day unless otherwise noted.

RECERTIFICATION AT RENEWAL		
	STATES	STANDARD GUIDELINE
Anthem	CT	Groups will be recertified; an annual certification statement will be included with group renewal.
Anthem	NY	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
EmblemHealth	NY	EmblemHealth does not enforce contribution/participation rules as standard practice
HealthPass	NY	Groups can renew under the same FOE rules
Oxford	CT, NY	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
UnitedHealthcare	CT, NJ, NY	Groups are not being recertified at this time for failure to meet contribution/participation requirements.

All information published herein is gathered from sources which are thought to be reliable, but the reader should not assume that the information is official or final. Reliance on this information received from Amwins Connect shall be at your sole risk, and Amwins Connect assumes no responsibility for any errors, omissions, or damages arising. Users of this information are encouraged to confirm with other sources, and to seek qualified advice if embarking on any actions that could carry personal or organizational liabilities.

Contact us:

866.570.5474 • www.amwinsconnect.com