



OPEN ENROLLMENT 2022

For JANUARY 1, 2023 EFFECTIVE DATES





Open Enrollment 2022

For January 1, 2023 Effective Dates

Consumer Direct

Open Enrollment in all markets starts 11/1/2022

MD/VA Open Enrollment ends 12/15/2022

MD Exchange Open Enrollment ends 01/15/2023

DC Open Enrollment ends on 01/30/2023

Medicare Advantage

Annual Enrollment Period is 10/15/2022-12/07/2022

Small Group

Open Enrollment period is 11/15/2022 – 12/15/2022



Consumer Direct

Individual Market Division





Consumer Direct

DEADLINES

All paper applications with Jan 1st eff. dates are due to Amwins by **3pm on Wed. December 14, 2022.**

Remember, all Jan 1st applications submitted **after Dec 15th** (MD/VA) require LOEP documentation

- Current LOEP deadlines will apply

Dec 1st effective dates are not available on the I-store portal

Paper applications must be completed for 12/01 eff. dates

Submission should be sent to gbs.gbsimd@amwins.com for processing with the carrier

Please include LOEP letters with submission

Current LOEP deadlines still apply for 12/01 submissions



Consumer Direct

Terming Existing CareFirst Individual Business

- CareFirst will not retro term a policy
- Cancellation forms must be received by CareFirst prior to the term date requested
- If the Client is moving to a group plan Jan 1st
 - Consumer Direct term form is due to the CARRIER **DEC. 30th**
 - Term form is due to Amwins **by 3:00pm on DEC. 30th**
- Please submit cancellation forms to gbs.gbsimd@amwins.com or directly to CareFirst
- If a member is cancelling a policy and has auto-draft, advise the member to term auto-draft via “My Account” immediately
- CareFirst **will not reimburse premiums** if cancellation form is not received prior to the deadline



Medicare Advantage

GS National





Medicare Advantage

CareFirst Medicare Advantage Plans in Maryland Annual Enrollment Period

10/15/2022-12/07/2022

Amwins Connect Administrators is partnering with **GS National Insurance a Field Marketing Organization**, to offer brokers the ability to contract with CareFirst and sell their Medicare Advantage Products

- Brokers that have already completed AHIP Certification and would like to start contracting with GS National Insurance can send a request for contract information to agentinfo@gsnational.com.
- If brokers are interested in selling Medicare Advantage products for other carriers, you will be able to complete contracting with GS National Insurance



Small Group

Fully Insured





Deadline

Special Open Enrollment for Small Groups with Jan 1, 2023 effective date

All OE submissions must be submitted to Amwins Connect Administrators by close of business on **Wednesday, Dec. 14, 2022.**

Any OE submissions received on or after Thursday, Dec 15th are ***NOT*** guaranteed to be submitted to the carrier prior to the deadline

NO LATE EXCEPTIONS are accepted by medical carriers during Open Enrollment period



Rules Still Apply!

Special Open Enrollment for Small Groups with Jan 1, 2023, Effective Date

- We still need a complete case submission
- **ONLY** Participation rules for medical plans are waived during Open Enrollment
- Dental & Vision participation rules still apply
- All carriers require waivers
- Carriers **will not** accept letters stating employees are waiving
- Must qualify as a group – owner + 1 rules apply



New Business Process - Submissions

All submissions should be sent to
gbs.newbusinessdistributionlist@amwins.com

- Subject line to include **Group Name, Carrier, & Effective Date - OE**
- Place “Read Receipt” on submission
 - Follow up with Amwins if no receipt response within 48hrs
- FTE and MSP (CF) forms are due with all new business submissions
- Binder checks are due with **all** submission
- Copy of check can be used for initial submission
 - Must have the actual binder check before installing the group at carrier