

11/15-12/15 FEDERAL OPEN ENROLLMENT (FOE): JANUARY 2023 NORTH EAST REGION

Carriers may not decline a small group (1–100), 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.**

	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	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
Cigna + Oscar	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	Thur, Dec. 15 th	Mon, Dec. 12 th	No, must be the sole carrier offered.
Oxford	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Varies by group	Mon, Dec. 12 th	No, must be the sole carrier offered.
UnitedHealthcare	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
NEW JERSEY							
UnitedHealthcare	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Varies by group	Mon, Dec. 12 th	No, must be the sole carrier offered.
NEW YORK							
EmblemHealth	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	Yes, allowed.
Empire ²	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Varies by group	Mon, Dec. 12 th	Yes, allowed.
Healthfirst	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	Yes	N/A	Mon, Dec. 12 th	Yes, allowed.
HealthPass	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	Yes, allowed.
Oscar	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	Must be complete and approved by Wed, Dec 28 th	Mon, Dec. 12 th	Yes, allowed.
Oxford	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	Yes, allowed.
UnitedHealthcare	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.

¹ Deadline is end of day unless otherwise noted.

² Empire will allow groups to enroll for different effective dates based on when submission is received. Submit by Nov 23rd for Dec 1 effective date, by Dec 8th for Dec 15th effective date, or by Dec 15th for Jan 1st effective date.

RECERTIFICATION AT RENEWAL		
STATES	STANDARD GUIDELINE	
Anthem	CT	Groups will be recertified; an annual certification statement will be included with group renewal.
Cigna + Oscar	CT	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
EmblemHealth	NY	Groups are being recertified and may be terminated for failure to meet contribution/participation requirements.
Empire BCBS	NY	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
Harvard Pilgrim	CT	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
Healthfirst	NY	FEP groups are not targeted for recertification, but may be recertified as part of normal review process. They can enroll the following year so long as they renew within the same 11/15-12/15 window and apply for a January effective date.
HealthPass	NY	Groups can renew under the same FOE rules
Oscar	NY	Groups of 1 enrolled will be audited to ensure group is not owner-only but will not be cancelled for failure to meet contribution/participation.
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.

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