

11/15-12/15 SPECIAL ENROLLMENT PERIOD (SEP) JANUARY 2023 WEST 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 SEP 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 SEP; only contribution and participation requirements are waived. **When submitting be sure to clearly label your submission as an SEP 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 SEP
ARIZONA							
Banner Aetna	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	Yes	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
BCBSAZ	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
Cigna Admin. by 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.
Humana	SEP window does not apply; Humana does not enforce contribution/participation rules as standard practice. Submit January business using normal deadlines.						Yes, allowed.
CALIFORNIA							
Aetna	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
Anthem	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	Yes	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
Blue Shield	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Within 30 days of submission	Mon, Dec. 12 th	Yes, allowed.
CaliforniaChoice®	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Varies by group	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.
Covered California	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No; by 01/31/22	Mon, Jan. 30 th	Mon, Dec. 12 th	Yes, allowed.
Health Net	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Fri, Jan. 20 th	Mon, Dec. 12 th	Yes, allowed.
Kaiser Permanente	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Sat, Dec 31 st or date requested by Kaiser	Mon, Dec. 12 th	Yes, allowed (excludes CalChoice and CCSB).
MediExcel	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	Yes, allowed.
Sharp Health Plan	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No	N/A	Mon, Dec. 12 th	No, must be the sole carrier offered.
Sutter Health Plus	Tue, Nov. 15 th	Thur, Dec. 15 th	Yes	No; by 12/16/22	Thur, Dec. 15 th	Mon, Dec. 12 th	Yes, allowed.
UnitedHealthcare	Tue, Nov. 15 th	Thur, Dec. 15 th by 11:59pm	Yes	No	N/A	Mon, Dec. 12 th	Yes, allowed with Choice Simplified. The other carrier must be an approved staff model and at least 5 CA employees must enroll with UHC.
Western Health Advantage	Tue, Nov. 15 th	Thur, Dec. 15 th	No	No	Thur, Jan. 5 th	Mon, Dec. 12 th	No, must be the sole carrier offered.

¹ Deadline is end of business day unless otherwise noted.

RECERTIFICATION AT RENEWAL

	STATES	STANDARD GUIDELINE
Aetna	CA	Groups may be recertified but will not be terminated at renewal for failure to meet contribution and/or participation requirements.
Anthem Blue Cross of California	CA	Groups may be recertified. If terminated, the group may reapply during the next Special Enrollment Period.
Banner Aetna	AZ	Groups are not being recertified for contribution/participation at this time.
Blue Cross Blue Shield of Arizona	AZ	Groups may be recertified and will be terminated for failure to meet contribution and/or participation requirements.
Blue Shield of California	CA	Groups that do not meet contribution and/or participation will be terminated. If terminated, the group may reapply during the next Special Enrollment Period.
CaliforniaChoice®	CA	Groups may be recertified and will be terminated for failure to meet contribution and/or participation requirements.
Cigna + Oscar	CA	Groups are not being recertified for contribution/participation at this time.
Cigna Administered by Oscar	AZ	SEP groups are not targeted for recertification, but if terminated they may reapply during the next Special Enrollment Period.
Covered California	CA	Groups are not being recertified at this time.
Health Net	CA	SEP groups are not targeted for recertification, but may be recertified if they meet certain criteria (1 medical enrollee, over 49% OOS, enrollment in HMO only or Salud only packages). Groups that do not meet contribution and/or participation will be terminated. If terminated, the group may reapply during the next Special Enrollment Period.
Humana	AZ	Humana does not enforce contribution and/or participation as a standard practice.
Kaiser Permanente	CA	Groups that do not meet contribution and/or participation will be terminated. If terminated, the group must wait 1 year to return or be able to provide proof of current group coverage to return within 12 months of term date.
MediExcel Health Plan	CA	Groups are not being recertification for contribution and/or participation. When the only enrollee is the owner and/or their spouse, group will be audited.
Oscar	CA	Groups are not being recertified at this time.
Sharp Health Plan	CA	Groups are not being targeted for recertified at this time, however groups may be randomly recertified to ensure that Sharp is the sole carrier.
Sutter Health Plus	CA	Groups are randomly audited and if they do not meet contribution and/or participation will be terminated. If terminated, the group may reapply during the next Special Enrollment Period.
UnitedHealthcare	CA	Groups that enroll through the SEP are subject to review by UHC Risk Management team anytime during the year. Groups that do not meet contribution and/or participation will be terminated. If terminated, the group must wait 12 months before reapplying under the next Special Enrollment Period. (example: group enrolls Jan 2022 then is terminated at their Jan 2023 renewal, they are not eligible to re-apply using SEP until Jan 2024).
Western Health Advantage	CA	Groups are not being recertified for contribution/participation at this time.

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