

1/1/2027 EFFECTIVE DATE – SPECIAL OPEN ENROLLMENT

IMPORTANT: Special Open Enrollment Cases must be submitted to Word & Brown by **12/4/2026** to allow sufficient time for a clean and timely carrier submission. The carrier deadlines listed below apply to in-house cases received by 12/4. Please note that carriers will not accept Special Open Enrollment submissions prior to 11/15/2026.

Carrier	Guidelines
	Must be the sole carrier confirmed by the Aetna Attestation Form. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Must be complete at submission with all requirements in on 12/15 by 11:59 p.m. – no exceptions. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.
	Must be the sole carrier. Waivers are not required for submission during this time. All other regular Underwriting Guidelines apply including proof of eligibility. Cases must be submitted to Anthem on 12/15 by 12:00 p.m. and approved by 12/31/2026. Dental and Vision will follow Special Open Enrollment. Recertification at renewal: No.
	Can be written alongside another carrier's HMO only, another carrier's HMO and MediExcel only, or another carrier's HMO and SIMNSA only. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Must be submitted to Blue Shield on 12/15 by 11:59 p.m. and approved within 30 days of submission at the latest. Dental and Vision will follow Special Open Enrollment. Life will follow normal guidelines for participation and contribution. Recertification at renewal: Yes, to ensure group meets the definition of a small employer.
	Must be the sole carrier. All other regular Underwriting Guidelines apply including waivers and proof of eligibility. Cases must be submitted to CaliforniaChoice on 12/15 by 11:59 p.m. and approved by end of business day on 12/31/2026 at the latest. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.
	Does not require to be the sole carrier. All other regular Underwriting Guidelines apply. Must be submitted to Kaiser Permanente on 12/15 by 5:00 p.m. and must be approved by 5:00 p.m. on 12/31/2026 at the latest. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.
	Can be written alongside two Staff Model carriers. Eligible Staff Models include Chinese Community Health Plan, Kaiser Permanente, MediExcel, Sharp, SIMNSA, Sutter, and Western Health Advantage. May not write alongside CaliforniaChoice or Covered California. Must meet 51% eligible in California when writing alongside a Staff Model carrier. If group does not have 51% of all eligible residing in CA, then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled. All other Underwriting Guidelines apply including waivers, proof of eligibility and UnitedHealthcare does not write groups where only the owner(s) are enrolling while the W-2 population waives. UnitedHealthcare will still require the W-2 to enroll in this scenario Cases must be submitted clean and complete to UnitedHealthcare on 12/15 by 11:59 p.m. Should there be missing items, a grace period will be allowed and must be approved by noon 12/22/26 at the latest. No exceptions on extensions. Recertification at renewal: Yes, to ensure group meets the definition of a small employer. Ancillary coverage will follow normal guidelines for participation and contribution.

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.