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CALIFORNIA

SPECIAL OPEN ENROLLMENT

Carrier	Guidelines
aetna	Must be the sole carrier confirmed by an attestation form Must be complete at submission with all requirements in by 12/15 midnight - 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
Anthem BlueCross	Must be the sole carrier Must be complete at submission with all requirements in by 12/16 by 5 PM Dental/Vision will participate in Special Open Enrollment. Specialty lines must have a minimum of 2 employees enrolled on each specialty line selected Recertification at renewal: No
blue of california	Can be written alongside another carrier's HMO only, another carrier's HMO and MediExcel only, or another carrier's HMO and SIMNSA only Regular underwriting guidelines apply Must be submitted to Blue Shield by 5 PM on 12/31 and approved within 30 days of submission Dental/Vision follow medical. Life does not follow medical Recertification at renewal: At the carrier's discretion
CaliforniaChoice Your Health. Your Choice.	Must be the sole carrier Cases must be submitted to CaliforniaChoice on 12/16 by midnight and approved by end of business day on 12/31 Contingent approvals will be allowed Recertification at renewal: At the carrier's discretion Ancillary coverage will follow normal guidelines for participation and contribution
Health Net	Does not require to be the sole carrier Cases must be submitted to Health Net on 12/16 by 5 PM and must be approved by 5 PM on 1/21/20 Recertification at renewal: At the carrier's discretion Ancillary coverage will follow normal guidelines for participation and contribution
KAISER PERMANENTE	Does not require to be the sole carrier Cases must be submitted to Kaiser on 12/16 by 5PM Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
UnitedHealthcare	Does not require to be the sole carrier with staff model carrier (can write alongside two staff model carriers) Requires at least 5 CA employees to enroll with UnitedHealthcare if writing alongside another carrier Must be complete at submission with all requirements in by 12/15 at 11:59 PM - 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
Western Health Advantage	Does not require to be the sole carrier Case must be submitted to Western Health Advantage on 12/15 by midnight – no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer

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