

ACA Special Open Enrollment Period for 1-100 Employees

(1/1/2022 EFFECTIVE DATE)



Carrier	Submission Due Date at Carrier	Alongside Another Carrier	Standard Forms Required	Recertification
Aetna	Must be 100% clean and submitted by 12/15/2021 no later than 11:59 pm. No exceptions.	No	Yes + Attestation form	Automatic
Anthem Blue Cross	Must be 100% clean and submitted by 12 pm on 12/15/2021	No	Yes	Random
Blue Shield of California	Must be submitted by 12/15/2021 and approved within 30 days	Yes – One other HMO carrier allowed	No	Random
CaliforniaChoice	Must be submitted by 12/15/2021	No	Yes	Automatic
Cigna + Oscar	Must be submitted by 12/15/2021 and approved by 12/31/2021	Yes, as long as there are 3+ enrolling	Yes	Random
Covered California	Must be submitted by 12/15/2021 and approved by 1/31/2022 If additional documents are required, documents must be received within an additional five (5) business days from when the request was sent or by the 10th calendar day after the effective date, whichever is earlier, in order to honor the requested effective date.	Yes	Yes	N/A
Health Net	Must be submitted by 5 pm on 12/15/2021 and approved by 1/20/2022	Yes – Multiple carriers allowed	Yes	Random
Kaiser Permanente	Must be submitted by 12/15/2021 and approved by 12/31/2021	Yes – Multiple carriers allowed	Yes	Automatic
Sharp	Must be 100% clean and submitted by 12/15/2021	No	Yes	Random
Sutter Health Plus	Must be 100% clean and submitted by 12/15/2021 and approved no later than 1/31/2022	Yes	Yes	Automatic
UnitedHealthcare	Must be submitted by 11:59 pm on 12/15/2021	Yes Choice Simplified – 5 to enroll with UHC in CA	Yes	Automatic

NOTES:

ACA requires health insurance carriers to offer an annual Special Enrollment Period with no contribution and no participation requirements.

WHAT TO KNOW:

- No minimum participation requirement
- No minimum contribution requirement
- Applies to Small Group 1–100 Full Time Equivalent only
- Submission time frame: 11/15/2021 to 12/15/2021
- All other standard underwriting guidelines apply (i.e. group eligibility, out of state participation, employee eligibility)
- Full underwriting process applies
- Check with your BenefitMall Sales Team for ancillary details