



# 11/15-12/15 FEDERAL OPEN ENROLLMENT (FOE): JANUARY 2025 NORTHEAST REGION

Carriers may not decline a small group (1–50 CT/NJ, 1–100 NY), 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.](#)

	EFFECTIVE DATE	CARRIER SUBMISSION WINDOW OPENS	CARRIER SUBMISSION DEADLINE <sup>1</sup>	MUST BE COMPLETE BY DEADLINE	MUST BE APPROVED BY DEADLINE	PENDING ITEMS DUE	SUBMIT TO AMWINS BY	ALLOWS MULTIPLE CARRIERS FOR FOE
<b>CONNECTICUT</b>								
Anthem	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Sun, Dec. 15 <sup>th</sup>	Yes	No	N/A	Tue, Dec. 10 <sup>th</sup>	No, must be the sole carrier
Oxford	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Mon, Dec. 16 <sup>th</sup>	No	No	Mon, Dec 23 <sup>rd</sup>	Wed, Dec. 11 <sup>th</sup>	No, must be the sole carrier
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Mon, Dec. 16 <sup>th</sup>	No	No	Mon, Dec 23 <sup>rd</sup>	Wed, Dec. 11 <sup>th</sup>	No, must be the sole carrier
<b>NEW JERSEY</b>								
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Mon, Dec. 16 <sup>th</sup>	No	No	Mon, Dec 23 <sup>rd</sup>	Wed, Dec. 11 <sup>th</sup>	No, must be the sole carrier
<b>NEW YORK</b>								
Aetna	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Sun, Dec. 15 <sup>th</sup>	Yes	No	N/A	Tue, Dec. 10 <sup>th</sup>	Yes, allowed
Anthem	Dec. 1, 2024	Fri, Nov. 15 <sup>th</sup>	Sat, Nov. 23 <sup>rd</sup>	No	No	Varies by group, typically 5 days from carrier request	Tue, Nov. 19 <sup>th</sup>	No, must be the sole carrier
	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Sun, Dec. 15 <sup>th</sup>	No	No		Tue, Dec. 10 <sup>th</sup>	
EmblemHealth	EmblemHealth does not enforce contribution/participation rules as standard practice. Submit January business using normal deadlines.							
HealthPass	Dec. 1, 2024	Fri, Nov. 15 <sup>th</sup>	Mon, Nov. 25 <sup>th</sup>	Yes	No	N/A	Wed, Nov. 20 <sup>th</sup>	Yes, allowed (excludes Anthem, Emblem, and/or Oxford)
	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Sun, Dec. 15 <sup>th</sup>	Yes	No	N/A	Tue, Dec. 10 <sup>th</sup>	
Oxford	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Mon, Dec. 16 <sup>th</sup>	No	No	Mon, Dec 23 <sup>rd</sup>	Wed, Dec. 11 <sup>th</sup>	Yes, allowed
UnitedHealthcare	Jan. 1, 2025	Fri, Nov. 15 <sup>th</sup>	Mon, Dec. 16 <sup>th</sup>	No	No	Mon, Dec 23 <sup>rd</sup>	Wed, Dec. 11 <sup>th</sup>	No, must be the sole carrier

<sup>1</sup> Deadline is end of business day unless otherwise noted.

RECERTIFICATION AT RENEWAL		
	STATES	STANDARD GUIDELINE
Anthem	CT	Groups will be recertified; an annual certification statement will be included with group renewal.
Anthem	NY	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
EmblemHealth	NY	EmblemHealth does not enforce contribution/participation rules as standard practice
HealthPass	NY	Groups can renew under the same FOE rules
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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