

11/15-12/15 SPECIAL ENROLLMENT PERIOD (SEP) JANUARY 2025 WEST REGION

Carriers may not decline a small group (1–50 AZ, 1–100 CA), 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	Fri, Nov. 15 th	Sun, Dec. 15 th	Yes	Yes	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
BCBSAZ	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
CALIFORNIA							
Aetna	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
Anthem	Fri, Nov. 15 th	Mon, Dec. 16 th	Yes	Yes	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
Blue Shield	Fri, Nov. 15 th	Sun, Dec. 15 th	No	No	Within 30 days of submission	Tue, Dec. 10 th	Yes, allowed.
CaliforniaChoice®	Fri, Nov. 15 th	Sun, Dec. 15 th	No	No	Varies by group	Tue, Dec. 10 th	No, must be the sole carrier offered.
Covered California	Fri, Nov. 15 th	Sun, Dec. 15 th	No	No; by Fri, Jan. 31 st	Wed, Jan. 29 th	Tue, Dec. 10 th	Yes, allowed.
Health Net	Fri, Nov. 15 th	Mon, Dec. 16 th	No	No	Tue, Jan. 21 st	Tue, Dec. 10 th	Yes, allowed.
Kaiser Permanente	Fri, Nov. 15 th	Tue, Dec. 17 th	Yes	No	Tue, Dec. 31 st	Thu, Dec. 12 th	Yes, allowed (excludes CalChoice and CCSB).
MediExcel	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	Yes, allowed.
Sharp Health Plan	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
Sutter Health Plus	Fri, Nov. 15 th	Fri, Dec. 13 th at 11:59pm	Yes	No; by Mon, Dec. 16 th	N/A	Tue, Dec. 10 th	Yes, allowed.
UnitedHealthcare	Fri, Nov. 15 th	Mon, Dec. 16 th at 11:59pm	Yes	No	Mon, Dec. 23 rd	Wed, Dec. 11 th	Yes, allowed with Choice Simplified. The other carrier(s) must be an approved staff model.
Western Health Advantage	Fri, Nov. 15 th	Mon, Dec. 16 th	Yes	No	N/A	Wed, Dec. 11 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	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.
BCBSAZ	AZ	Groups may be recertified and will be terminated for failure to meet contribution and/or participation requirements.
Blue Shield	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.
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.
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	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.
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 may be recertified and will be terminated for failure to meet contribution and/or participation requirements.If terminated, the group must wait 12 months before reapplying under the next Special Enrollment Period. (example: group enrolls Jan 2024 then is terminated at their Jan 2025 renewal, they are not eligible to re-apply using SEP until Jan 2026).
Western Health Advantage	CA	Groups are not being recertified for contribution/participation at this time.

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