

11/15-12/15 SPECIAL OPEN ENROLLMENT PERIOD (SOEP): JANUARY 2025 MID-ATLANTIC REGION

Carriers may not decline a small group (1–50), 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.](#)

	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 FOE
MARYLAND							
Aetna	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	Yes, allowed.
CareFirst BCBS	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	Yes, allowed.
Kaiser Permanente	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	Yes	N/A	Tue, Dec. 10 th	Yes, allowed.
UnitedHealthcare	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	Yes	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
VIRGINIA							
Anthem BCBS	Fri, Nov. 15 th	Sun, Dec. 15 th	Yes	No	Anthem requested follow up must be provided by 12/31	Tue, Dec. 10 th	No, must be the sole carrier offered.
CareFirst BCBS	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	No	N/A	Tue, Dec. 10 th	Yes, allowed.
Kaiser Permanente	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	Yes	N/A	Tue, Dec. 10 th	Typically no, must be the sole carrier offered. Discuss with sales, this may be allowed as exception.
Sentara	Fri, Nov. 15 th	Mon, Dec. 16 th	Yes	No	N/A	Tue, Dec. 10 th	No, must be the sole carrier offered.
UnitedHealthcare	Fri, Nov. 15 th	Fri, Dec. 13 th	Yes	Yes	N/A	Tue, Dec. 10 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	MD, VA	Groups will be recertified; an annual certification statement will be included with group renewal.
Anthem	VA	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
CareFirst BCBS	MD, VA	Groups will be required to meet standard guidelines upon renewal.
Kaiser Permanente	MD, VA	Groups are not being recertified at this time for failure to meet contribution/participation requirements.
UnitedHealthcare	MD, VA	Groups will be required to meet standard guidelines upon renewal.

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