

Affordable Care Act (ACA) Special Enrollment Period (SEP)* 2023 Quick Reference Guide for Small Group Fully Insured 1-100 Full-Time Equivalents

November 15 - December 15 for a January 1, 2023, Effective Date

✓ **No minimum employer contributions** ✓ **No minimum employee participation**

Carrier	Due to Warner Pacific by	Due to Carrier by	Carrier Pending Items Deadline	Alongside Another Carrier	New Group Paperwork**
Aetna	The preferred submission date for Warner Pacific is Monday, 12/13/22. This allows necessary time to gather requirements and ensure a complete submission to the carrier. For groups submitted after 12/13/22, please confirm they are as complete as possible to meet submission standards for SEP business.	12/15/2022	12/15/2022	No	Standard/DE9C is required for SEP groups SEP Attestation Form
Anthem Blue Cross		12/15/2022	12/15/2022	No	Standard
Blue Shield of California		Pending Carrier Response	Pending Carrier Response	Pending Carrier Response	Pending Carrier Response
CaliforniaChoice		12/15/2022	1/19/2023	No	Standard
CCHP Health Plan		12/15/2022	12/15/2022	Yes	Standard
Cigna + Oscar		12/15/2022	12/15/2022	No	Standard
Community Care Health		Pending Carrier Response	Pending Carrier Response	Pending Carrier Response	Pending Carrier Response
Covered California for Small Business		12/15/2022	1/30/2023	Yes	Standard
Health Net		12/15/2022 by 5:00PM	1/20/2023	Yes	SEP Groups are not eligible for the Enhanced Choice A&B "No DE9C" Promos.
Kaiser Permanente		12/15/2022	12/31/2022	Yes	Standard
MediExcel		12/15/2022	12/15/2022	Yes	Standard
Sharp Health Plan		12/15/2022	12/15/2022	No	Standard
Sutter Health Plus		12/15/2022	12/16/2022	Yes	Standard
UnitedHealthcare		12/15/2022	12/15/2022 By 11:59pm	Yes. Per UHC 5+ CA employees must enroll.	Standard
Western Health Advantage	12/15/2022	12/15/2022	No	Standard	

Carriers must have complete submissions, including all pending requirements, before their listed cutoff date.

*ACA regulations require health insurance issuers to offer an annual one-month SEP.

**Standard carrier underwriting guidelines apply to groups that need recertification for SEP and don't meet standard participation requirements. Please refer to our [Carrier 411 here](#) for carrier-specific guidelines, updates and information on recertification when not meeting standard participation requirements.

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This document is believed to be correct at the time of its most recent revision, but is subject to change. The accuracy of this information is not guaranteed; the carrier will make the final determination. Last updated on 9/28/22