

# Affordable Care Act (ACA) Special Enrollment Period (SEP)\* 2025 Quick Reference Guide for Small Group Fully Insured 1-100 Full-Time Equivalents

**November 15 - December 15 for a January 1, 2025 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 Friday, <b>12/13/24</b> as 12/15/24 lands on a Sunday. This allows necessary time to gather requirements and ensure a complete submission to the carrier.<br><br>For groups submitted after <b>12/13/24</b> , please confirm they are as complete as possible to meet submission standards for SEP business. | 12/15/2024               | 12/15/2024                     | No  | SEP Groups must provide DE9C <a href="#">SEP Attestation Form</a>    |
| Anthem Blue Cross                     |  | 12/16/2024               | 12/31/2024                     | No  | Standard   |
| Balance by CCHP                       |  | 12/15/2024               | 12/15/2024                     | Yes   | Standard   |
| Blue Shield of California             |  | Pending Carrier Response | Pending Carrier Response       | Pending Carrier Response  | Pending Carrier Response   |
| CaliforniaChoice                      |  | 12/15/2024               | 12/31/2024                     | No  | Standard   |
| Community Care Health                 |  | 12/15/2024               | 12/20/2024                     | Yes   | Standard   |
| Covered California for Small Business |  | 12/15/2024               | 1/29/2025                      | Yes   | Standard   |
| Health Net                            |  | 12/16/2024<br>By 5 P.M.  | 1/21/2025                      | Yes   | SEP Groups are not eligible for the Enhanced Choice "No DE9C" Promo. |
| Kaiser Permanente                     |  | 12/17/2024               | 12/31/2024                     | Yes   | Standard   |
| MediExcel                             |  | 12/15/2024               | 12/15/2024                     | Yes   | Standard   |
| Sharp Health Plan                     |  | 12/15/2024               | 12/15/2024                     | No  | Standard<br>DE9C required  |
| Sutter Health Plus                    |  | 12/13/2024<br>@ 11:59PM  | 12/16/2024                     | Yes   | Standard   |
| UnitedHealthcare                      |  | 12/16/24                 | 12/22/24                       | Yes<br>Relaxed UW promo for Choice Simplified package and staff model will apply to SEP Groups. | Standard   |
| Western Health Advantage              |  | 12/16/2024               | 12/16/2024                     | 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. Carrier admin of the SEP may vary, including recertification at renewal.

\*\*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 09/23/2024.*

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