

2025 Special Open Enrollment

Use this tool to compare Special Open Enrollment rules across carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



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Alongside Another HMO Carrier

Aetna	Anthem Blue Cross	Blue Shield
Not allowed; Attestation Form required	Not allowed	Allowed
CaliforniaChoice	Covered CA for Small Business	Health Net
Not allowed	Allowed	Allowed
Kaiser Permanente	UnitedHealthcare	
Allowed	Allowed alongside staff model only (if applicable); minimum 5 enrolled for Choice Simplified portfolios	

Contribution Requirement

Aetna	Anthem Blue Cross	Blue Shield
None	None	None
CaliforniaChoice	Covered CA for Small Business	Health Net
None	None	None
Kaiser Permanente	UnitedHealthcare	
None	None	

Coverage Effective

Aetna	Anthem Blue Cross	Blue Shield
1/1/2026	1/1/2026	1/1/2026
CaliforniaChoice	Covered CA for Small Business	Health Net
1/1/2026	1/1/2026	1/1/2026
Kaiser Permanente	UnitedHealthcare	
1/1/2026	1/1/2026	

Declination Form Requirement

Aetna	Anthem Blue Cross	Blue Shield
Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission
CaliforniaChoice	Covered CA for Small Business	Health Net
Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission
Kaiser Permanente	UnitedHealthcare	
Waiver/Declination of Coverage is not required with group submission	Waiver/Declination of Coverage is required with group submission	

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Group Size

Aetna	Anthem Blue Cross	Blue Shield
1-100	1-100 <i>Note: Specialty allowed 2-100</i>	1-100
CaliforniaChoice	Covered CA for Small Business	Health Net
1-100	1-100	1-100
Kaiser Permanente	UnitedHealthcare	
1-100	1-100	

Guaranteed Renewal

Aetna	Anthem Blue Cross	Blue Shield
Employer Verification Form required before renewal	Anthem groups are randomly audited at renewal and may not be renewed	Groups may be recertified. If terminated, groups may reapply during the next enrollment window
CaliforniaChoice	Covered CA for Small Business	Health Net
Recertification Letter required	Yes	Health Net reserves the right to cancel groups that do not meet participation or contribution requirements
Kaiser Permanente	UnitedHealthcare	
Kaiser reserves the right to cancel groups that do not meet participation or contribution requirements. If terminated, groups may reapply during the next enrollment window	No, UHC reserves the right to audit groups	

Open Window Period

Aetna	Anthem Blue Cross	Blue Shield
11/15/25 -12/15/25	11/15/25 -12/15/25	11/15/25 -12/15/25
CaliforniaChoice	Covered CA for Small Business	Health Net
11/15/25 -12/15/25	11/15/25 -12/15/25	11/15/25 -12/15/25
Kaiser Permanente	UnitedHealthcare	
11/15/25 -12/15/25	11/15/25 -12/15/25	

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Participation Requirement

Aetna	Anthem Blue Cross	Blue Shield
• None	• None	• None
CaliforniaChoice	Covered CA for Small Business	Health Net
• None	• None	• None
Kaiser Permanente	UnitedHealthcare	
• None	• None	

Submission Deadline

Aetna	Anthem Blue Cross	Blue Shield
• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26	• Group must be submitted and clean with zero requirements by 12/15/25 for coverage to be approved 1/1/26	• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26
CaliforniaChoice	Covered CA for Small Business	Health Net
• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26	• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26	• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26
Kaiser Permanente	UnitedHealthcare	
• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26	• Group must be submitted by 12/15/25 for coverage to be approved 1/1/26	

Underwriting Requirements

Aetna	Anthem Blue Cross	Blue Shield
• Standard underwriting rules apply except participation and contribution	• Standard underwriting rules apply except participation and contribution	• Standard underwriting rules apply except participation and contribution
CaliforniaChoice	Covered CA for Small Business	Health Net
• Standard underwriting rules apply except participation and contribution	• Standard underwriting rules apply except participation and contribution	• Standard underwriting rules apply except participation and contribution <i>Note: SEP groups do not qualify for the no DE-9C promo</i>
Kaiser Permanente	UnitedHealthcare	
• Standard underwriting rules apply except participation and contribution	• Standard underwriting rules apply except participation and contribution	