

2025 Changing Markets

Use this tool to compare rules about changing markets for B&P medical carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



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Remain with Same Carrier

Eligible Group Size

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">1-100 FTEs	<ul style="list-style-type: none">1-100 FTEs	<ul style="list-style-type: none">1-100 FTEs
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">1-100 FTEs	<ul style="list-style-type: none">1-100 FTEs	<ul style="list-style-type: none">1-100 FTEs

Employer Size Verification

Attestation Form

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">Required	<ul style="list-style-type: none">Required	<ul style="list-style-type: none">51-100 enrolled will receive a Small Group renewal BUT must qualify under new business underwriting requirements
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">Required	<ul style="list-style-type: none">Required; must be submitted 60 days prior to renewal	<ul style="list-style-type: none">Number of enrolled used OR Attestation Form plus full census. Must be returned at least 60 days prior to renewal

Distributed to Employer

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">120-180 days prior to renewal	120 days prior to renewal; again at 90 days if no response	<ul style="list-style-type: none">51-100 enrolled will receive a Small Group renewal BUT must qualify under new business underwriting requirements
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">150 days prior to renewal	<ul style="list-style-type: none">Group request from Account Manager 60 days prior to renewal	<ul style="list-style-type: none">90 days prior to renewal

Renewal Distribution

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">60 days prior to renewal	<ul style="list-style-type: none">60 days prior to renewal	<ul style="list-style-type: none">60 days prior to renewal
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">60 days prior to renewal	<ul style="list-style-type: none">Group request from Account Manager 60 days prior to renewal	<ul style="list-style-type: none">90 days prior to renewal

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DE-9C

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">• May be required	<ul style="list-style-type: none">• Not required	<ul style="list-style-type: none">• Required; payroll may also be required when applicable
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">• Must be submitted with the Attestation Form	<ul style="list-style-type: none">• Required	<ul style="list-style-type: none">• Not required

Application Requirements if Renewal Accepted As Is

New ER Application

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">• Plan Sponsor Signature page required	<ul style="list-style-type: none">• Required along with an Electronic Debit Form for 1st month's premium	<ul style="list-style-type: none">• Required; submission is considered a new group
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">• Must be submitted with the Attestation Form	<ul style="list-style-type: none">• Required	<ul style="list-style-type: none">• No; Group Acceptance Form is required

New EE Application

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">• Not required	<ul style="list-style-type: none">• Required; Plan Change Request Form or detailed letter explaining what plans existing EEs are enrolling on	<ul style="list-style-type: none">• Required; submission is considered a new group
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">• Not required	<ul style="list-style-type: none">• Excel spreadsheet accepted in lieu of new applications	<ul style="list-style-type: none">• Excel spreadsheet accepted in lieu of new applications

Application Requirements if Electing Different Plans

New ER Application

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">• Required	<ul style="list-style-type: none">• Required along with an Electronic Debit Form for 1st month's premium	<ul style="list-style-type: none">• Required
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">• Required	<ul style="list-style-type: none">• Required	<ul style="list-style-type: none">• Required

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New EE Applications

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">Excel spreadsheet accepted in lieu of new applications	<ul style="list-style-type: none">Required; Excel spreadsheet accepted in lieu of new applications	<ul style="list-style-type: none">Required
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">Excel spreadsheet accepted in lieu of new applications	<ul style="list-style-type: none">Excel spreadsheet accepted in lieu of new applications	<ul style="list-style-type: none">Excel spreadsheet accepted in lieu of new applications

Group Numbers

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">No change	<ul style="list-style-type: none">New	<ul style="list-style-type: none">New
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">New	<ul style="list-style-type: none">No change	<ul style="list-style-type: none">New

Member ID

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">No change	<ul style="list-style-type: none">New	<ul style="list-style-type: none">New
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">No change	<ul style="list-style-type: none">No change	<ul style="list-style-type: none">New

Service Team

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">Account Managers	<ul style="list-style-type: none">1-50: 800 Service51-100: Account Managers	<ul style="list-style-type: none">Account Managers
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">Account Managers	<ul style="list-style-type: none">Account Managers	<ul style="list-style-type: none">Account Managers

Ancillary Policies

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none">Transition to Small Group	<ul style="list-style-type: none">Transition to Small Group	<ul style="list-style-type: none">Transition to Small Group
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none">Transition to Small Group	<ul style="list-style-type: none">Dental only offered in Small Group, all other lines will terminate as of transfer	<ul style="list-style-type: none">Transition to Small Group

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Move to New Carrier

Eligible Group Size

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs 	<ul style="list-style-type: none"> 1-100 FTEs

Employer Size Verification

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none"> Small Employer Certification form required 	<ul style="list-style-type: none"> Attestation Form required 	<ul style="list-style-type: none"> Attestation Form MAY be required
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Attestation Form required 	<ul style="list-style-type: none"> N/A

Guarantee Issue Options

50% Previous Calendar Qtr

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> No 	<ul style="list-style-type: none"> Yes
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes

50% Previous Calendar Yr

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes

DE-9C/Payroll/Prior Carrier Bill

Aetna	Anthem Blue Cross	CaliforniaChoice
<ul style="list-style-type: none"> 5+ Enrolled: Not required 	<ul style="list-style-type: none"> 3+ Enrolled: Prior carrier bill (2 weeks of payroll for any employee not listed on the bill) 	<ul style="list-style-type: none"> 6+ Enrolled: Prior carrier bill; DE-9C required if no prior coverage; payroll required for enrolling Employees not listed on bill or a lapse in coverage of more than 3 months
Health Net	Kaiser Permanente	UnitedHealthcare
<ul style="list-style-type: none"> 5+ Enrolled: Not required 	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> 3+ Enrolled: Participation Certification form