Small Group Underwriting Process Times

The below table reflects the average underwriting process times for B&P carrier partners through Q3 2026.

Beere& Purves

	AVG Days for Approval	AVG Days for Eligibility (following group #)	AVG Days for Pharmacy Eligibility	Total[4]
Aetna	2.0	3.0 – 5.0	1.0 – 2.0	6.0 – 9.0
Anthem Blue Cross	0.8	Inclusive in group #	1.0	1.8
CaliforniaChoice[1]	2.3	3.0 – 4.0	1.0	6.3 – 7.3
Choice Builder	3.7	3.0 – 4.0	1.0	7.7 – 8.7
Covered CA for Small Business[2]	1.7	3.0 – 5.0	1.0	5.7 – 7.7
Delta Dental	1.6	Varies due to tape feeds	N/A	1.6
Guardian	8.7	2.0 – 3.0	N/A	10.7 – 11.7
Health Net	1.4	2.0	1.0	3.4
Humana[3]	1.2	5.0	N/A	6.2
Kaiser Permanente	1.9	Inclusive in group #	Inclusive in group #	1.9
MetLife	5.9	4.0 – 5.0	N/A	9.9 – 10.9
Principal	3.5	Inclusive in group #	N/A	3.5
UnitedHealthcare	3.0	1.0 – 2.0	1.0	5.0 – 6.0
VSP	5.0	1.0 – 2.0	N/A	6.0 – 7.0

1. *Time required for eligibility to be loaded varies by the specific CaliforniaChoice carrier.*
2. *Groups must pay the CCSB invoice prior to eligibility being loaded. Eligibility varies by specific Covered CA for Small Business carrier.*
3. *Processing time via launch my group; groups submitted outside of launch my group may take up to an additional 14+ days for completion.*
4. *Does not include number of days group enrollment was controlled by broker.*