



# Carrier Cut-Off Dates 2022

## Small Group New Business Submission Deadlines

For more information call: (800) 457-6116

Please contact your Dickerson New Case Advocate if you have a group to submit after the published cut-off dates.

**TO AVOID BEING PUSHED BACK WE NEED TO RECEIVE YOUR GROUP(S) 48 HOURS PRIOR TO PUBLISHED CARRIER CUT-OFF DATE(S)**

CARRIER	CUT-OFF DATES
AETNA	Must be received by the <b>10th day of the month</b> : for the 1st of the month effective date. <b>25th of the month</b> for the 15th of the month effective date.
AFLAC	Policies go into effect the 1st of the following month of enrollment. Case can be submitted up until the last day of the month, before effective date.
ANTHEM BLUE CROSS	<b>5th "working" day</b> : for the 1st of the month effective date. <b>12th calendar day</b> : for the 15th of the month effective date.
BLUE SHIELD OF CALIFORNIA	Groups must be submitted by the 15th calendar day of the month when the requested effective dates is for the first day of that month.
CALCPA HEALTH <sup>1</sup>	<b>5th business day</b> : for the 1st of the month effective date. 15th of the month not available.
CALIFORNIA CHOICE <sup>®</sup>	<b>5th business day of the month</b> : for the 1st of the month effective date. 15th of the month not available.
Cigna + Oscar	<b>5th business day</b> : for the 1st of the month effective date. <b>15th of the month effective date</b> must be received by the 5th business day after the 15th.
CHOICE BUILDER <sup>®</sup>	<b>5th business day of the month</b> : for the 1st of the month effective date. 15th of the month not available.
COVERED CALIFORNIA FOR SMALL BUSINESS	<b>Dates are prior to the requested effective date:</b> 12/27/21, 1/25/22, 2/22/22, 3/24/22, 4/25/22, 5/24/22, 6/24/22, 7/25/22, 8/25/22, 9/26/22, 10/25/22, 11/22/22. <b>Submission acknowledgement form must accompany groups received after cut-off dates but by the following dates:</b> 1/7/22, 2/7/22, 3/7/22, 4/7/22, 5/6/22, 6/7/22, 7/8/22, 8/5/22, 9/8/22, 10/7/22, 11/7/22, 12/7/22. 15th of the month not available.
GUARDIAN	<b>Groups 2-24:</b> No deadline date for the 1st or 15th of the month effective date. <b>Groups 25<sup>+</sup>:</b> 5th business day for the <b>15th of the month</b> .
HEALTH NET	<b>5th calendar day of the month<sup>2</sup></b> : for 15th of the month effective date. Must be submitted by the 20th of the month for which coverage is to be effective. Only available for groups in which coverage ends on the 14th with their prior carrier.
KAISER PERMANENTE	<b>5th business day</b> : for the 1st of the month effective date. 15th of the month not available. Kaiser's late enrollment letter form must accompany groups received between the 2nd and 5th business day of the requested effective month.
MEDIEXCEL	<b>5th calendar day</b> : for the 1st of the month effective date. 15th of the month not available.
MET LIFE	<b>5th business day</b> : for the 1st of the month effective date. <b>15th of the month effective date</b> must be received by the 5th business day after the 15th.
OSCAR HEALTH	<b>5th business day</b> : for the 1st of the month effective date. <b>15th of the month effective date</b> must be received by the 5th business day after the 15th.
PREMIER ACCESS	<b>No deadline date</b> : for the 1st or 15th of the month effective date.
PRINCIPAL FINANCIAL	<b>5th business day</b> : for the 1st of the month effective date. <b>15th of the month</b> effective date must be received by the 15th of the month.
UNUM	<b>Five business days prior to the end of the month</b> : for the 1st of the month effective date. <b>15th of the month</b> available on approval basis only.
VSP	<b>VSP No deadline date</b> : for the 1st of the month effective date. 15th of the month not available.

<sup>2</sup> If the current cut-off falls on a weekend or holiday, next available business day will be the cut-off date.

<sup>1</sup> CalCPA policies enrollment only for accountants/CPAs, and financial service industries (banking, securities, investment, mortgage, under SIC 7379-NEC).

