

Guidelines	Balance by CCHP	Blue Shield of CA	CaliforniaChoice	Covered CA for Small Business	Health Net
Coverage Effective	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026
Enrollment Period	11/15/25 to 12/15/25	11/15/25 to 12/15/25	11/15/25 to 12/15/25	11/15/25 to 12/15/25	11/15/25 to 12/15/25
Submission Deadline	12/15/2025	12/15/2025	12/15/2025	12/15/2025	12/15/2025
Participation Requirements	N/A	N/A	N/A	N/A	N/A
Contribution Requirements	N/A	N/A	N/A	N/A	N/A
Other Carriers Permitted	Yes	Yes. May be offered alongside another carrier's small group HMO, MediExcel or SIMNSA.	No	Yes	Yes
Underwriting Eligibility Requirements	All other small group eligibility requirements apply.	All other small group eligibility requirements apply.	All other small group eligibility requirements apply.	All other small group eligibility requirements apply.	All other small group eligibility requirements apply.
Application Documents	Standard small group application form and documents.	Standard small group application form and documents.	Standard small group application form and documents.	Standard small group application form and documents.	Standard small group application form and documents.
Refusal of Coverage Forms	Required for all eligible employees who are not enrolled with Balance by CCHP.	Required for all eligible employees who are not enrolled with Blue Shield.	Required for all eligible employees who are not enrolled with CaliforniaChoice.	Required for all eligible employees who are not enrolled with Covered CA for Small Business (CCSB).	Required for all eligible employees who are not enrolled with Health Net.
Recertification at Renewal	Yes. Employer must meet standard contribution and participation requirements to continue coverage.	Yes. Employer must meet standard contribution and participation requirements to continue coverage.	Yes. Employer must meet standard contribution and participation requirements to continue coverage.	No	At carrier's discretion.
Broker Bonus	None	Yes	Yes*	Yes*	EPP contest.

*Individual carriers within the exchanges may have a bonus program available for qualifying groups.