

Guidelines	Balance by CCHP	Blue Shield of CA	CaliforniaChoice	Covered CA for Small Business
Coverage Effective	1/1/2027	1/1/2027	1/1/2027	1/1/2027
Enrollment Period	11/15/26 to 12/15/26	11/15/26 to 12/15/26	11/15/26 to 12/15/26	11/15/26 to 12/15/26
Submission Deadline	12/15/2026	12/15/2026	12/15/2026	12/15/2026
Participation Requirements	N/A	N/A	N/A	N/A
Contribution Requirements	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
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.
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.
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).
Recertification at Renewal	At carrier's discretion. Groups may be recertified at renewal based on various factors.	At carrier's discretion. Groups may be recertified at renewal based on various factors.	At carrier's discretion. Groups may be recertified at renewal based on various factors.	No
Broker Bonus	None	Yes	Yes*	Yes*

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

Groups submitted during the Special Enrollment Period must meet all other small group eligibility requirements and are subject to review and approval by the carrier. Broker bonus programs are subject to each program's terms and qualification requirements; payment is not guaranteed. For questions about a group's eligibility or a carrier's underwriting requirements, please contact your Claremont Sales Representative.