

# 15th of the Month Effective Date



| Carrier                                      | Guideline   |
|--|---|
| <b>Aetna</b>                                 | • 15th of the month effective date is only available for groups with no prior coverage or who are replacing coverage on a 15th of the month billing cycle                 |
| <b>Anthem</b>                                | • 15th of the month effective date is available with no additional rules or restrictions  |
| <b>Blue Shield</b>                           | • Not Available   |
| <b>CalCPA Health</b>                         | • Not Available   |
| <b>CaliforniaChoice</b>                      | • Not Available   |
| <b>Cigna + Oscar</b>                         | • 15th of the month effective date is available with no additional rules or restrictions  |
| <b>Covered California for Small Business</b> | • Not Available   |
| <b>Health Net</b>                            | • 15th of the month effective date is only available for groups who are replacing coverage on a 15th of the month billing cycle   |
| <b>Kaiser Permanente</b>                     | • Not Available   |
| <b>MediExcel</b>                             | • Not Available   |
| <b>Sharp</b>                                 | • Not Available   |
| <b>Sutter Health Plus</b>                    | • Not Available   |
| <b>UnitedHealthcare</b>                      | • 15th of the month effective date is only available for groups that are selecting PPO only coverage (no HMO plans can be offered for a 15th of the month effective date) |

*Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates.  
 RBG assumes no responsibility for any errors, omissions or damages that may arise from the use of this information.*