



## 2026 Small Group Account Management Paperwork Deadlines

| Due Dates for: | ACA Metallic Fully Insured/<br>Grandfathered |                  | Blue Balance<br>Funded <sup>SM</sup> ASO | Anniversary Date/Off-Cycle<br>Plan Changes |                  | Billing Cycle<br>Change |                  |
|----------------|----------------------------------------------|------------------|------------------------------------------|--------------------------------------------|------------------|-------------------------|------------------|
|                | 1st of<br>Month                              | 15th of<br>Month | 1st of<br>Month                          | 1st of<br>Month                            | 15th of<br>Month | 1st of<br>Month         | 15th of<br>Month |
| January        | Dec. 17                                      | Dec. 31          | Dec. 2                                   | Dec. 2                                     | Dec. 16          | Nov. 3                  | Nov. 17          |
| February       | Jan. 16                                      | Feb. 2           | Jan. 2                                   | Jan. 2                                     | Jan. 16          | Dec. 3                  | Dec. 17          |
| March          | Feb. 16                                      | Mar. 2           | Jan. 30                                  | Jan. 30                                    | Feb. 13          | Dec. 31                 | Jan. 14          |
| April          | Mar. 17                                      | Mar. 31          | Mar. 2                                   | Mar. 2                                     | Mar. 16          | Feb. 2                  | Feb. 16          |
| May            | Apr. 16                                      | Apr. 30          | Apr. 1                                   | Apr. 1                                     | Apr. 15          | Mar. 2                  | Mar. 16          |
| June           | May 18                                       | Jun. 1           | May 4                                    | May 4                                      | May 18           | Apr. 2                  | Apr. 16          |
| July           | Jun. 16                                      | Jun. 30          | Jun. 1                                   | Jun. 1                                     | Jun. 15          | May 4                   | May 18           |
| August         | Jul. 17                                      | Jul. 31          | Jul. 2                                   | Jul. 2                                     | Jul. 16          | Jun. 2                  | Jun. 16          |
| September      | Aug. 17                                      | Aug. 31          | Aug. 3                                   | Aug. 3                                     | Aug. 17          | Jul. 2                  | Jul. 17          |
| October        | Sept. 16                                     | Sept. 30         | Sept. 1                                  | Sept. 1                                    | Sept. 15         | Aug. 3                  | Aug. 17          |
| November       | Oct. 19                                      | Nov. 2           | Oct. 2                                   | Oct. 2                                     | Oct. 16          | Sept. 2                 | Sept. 16         |
| December       | Nov. 16                                      | Nov. 30          | Nov. 2                                   | Nov. 2                                     | Nov. 16          | Oct. 2                  | Oct. 16          |

# 2026 Small Group Account Management

## Off-Cycle Plan Changes

| Current Plan Effective Date | New Effective Dates |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|-----------------------------|---------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                             | JAN                 | FEB              | MAR              | APR              | MAY              | JUN              | JUL              | AUG              | SEP              | OCT              | NOV              | DEC              |
| January                     | Anniversary Date    |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| February                    |                     | Anniversary Date |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| March                       |                     |                  | Anniversary Date |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| April                       |                     |                  |                  | Anniversary Date |                  |                  |                  |                  |                  |                  |                  |                  |
| May                         |                     |                  |                  |                  | Anniversary Date |                  |                  |                  |                  |                  |                  |                  |
| June                        |                     |                  |                  |                  |                  | Anniversary Date |                  |                  |                  |                  |                  |                  |
| July                        |                     |                  |                  |                  |                  |                  | Anniversary Date |                  |                  |                  |                  |                  |
| August                      |                     |                  |                  |                  |                  |                  |                  | Anniversary Date |                  |                  |                  |                  |
| September                   |                     |                  |                  |                  |                  |                  |                  |                  | Anniversary Date |                  |                  |                  |
| October                     |                     |                  |                  |                  |                  |                  |                  |                  |                  | Anniversary Date |                  |                  |
| November                    |                     |                  |                  |                  |                  |                  |                  |                  |                  |                  | Anniversary Date |                  |
| December                    |                     |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Anniversary Date |

- Plan Change Allowed
- No Plan Change Allowed
- Anniversary Date



A Benefit Plan Application for Amendment form is required for **off-cycle** plan changes. In most cases, we must receive it **30-days** before the requested effective date; however, paperwork is required **60-days** before the effective date for **billing cycle** changes.

**Composite-rated groups can't make off-cycle plan changes.** Instead, they have the option to request an **Anniversary Date** change. This will change their rates, plans, and renewal date. If a group requests an AD change, quoted composite rates are not final until we have processed their paperwork. This doesn't apply to groups that change to composite rates at the time of their renewal.



**Questions? Please email the Small Group Account Management team at [mtsgam@bcbsmt.com](mailto:mtsgam@bcbsmt.com) or call us at 800-722-4890.**

All dates are subject to change. Please review *News from the Blues for Producers<sup>SM</sup>* and renewal information for revisions. Use Off-Cycle Plan Change Chart to determine effective date eligibility.