



# 2026 Small Group Account Management Submission Due Dates for Existing Business.

| Due Dates for: | ACA Metallic Fully Insured/<br>Grandfathered plan change at renewal |                              | Blue Balance<br>Funded <sup>SM</sup><br>Level Funded* | Anniversary Date Changes    |                              | Off Cycle Changes           |                              |
|----------------|---------------------------------------------------------------------|------------------------------|-------------------------------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
|                | 1 <sup>st</sup> of<br>Month                                         | 15 <sup>th</sup> of<br>Month |                                                       | 1 <sup>st</sup> of<br>Month | 15 <sup>th</sup> of<br>Month | 1 <sup>st</sup> of<br>Month | 15 <sup>th</sup> 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. 3                      | Mar. 16                      | Feb. 2                      | Feb. 16                      |
| May            | Apr. 16                                                             | Apr. 30                      | Apr. 1                                                | Apr. 1                      | Apr. 15                      | Mar. 3                      | Mar. 16                      |
| June           | May 18                                                              | Jun. 1                       | May 2                                                 | 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. 2                                                | 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. 1                                                | Nov. 2                      | Nov. 16                      | Oct. 2                      | Oct. 16                      |

\*Note: June, Sept, and Dec due dates fall on non-business days.

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## Off-Cycle Plan Changes for ACA/Fully Insured

| 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



For Fully Insured ACA, a Benefit Plan Selection form is required for off-cycle plan changes. We must receive the document 60-days prior to the requested effective date.

**Composite-rated groups can't make off-cycle plan changes.** Instead, they will have to request an **Anniversary Date change**.

This will change their rates, plans and renewal date. If a group requests an Anniversary Date change, quoted composite rates are not final until we have processed the paperwork. This does not apply to group that change to composite rates at the time of their renewal, or to group that are only adding a dental plan off-cycle.

If you have questions about deadlines, please email us at [mtsgam@bcbsmt.com](mailto:mtsgam@bcbsmt.com) or call us at **800-722-4890**.



**Questions?**  
 Reach us at **800-722-4890** or [mtsgam@bcbsmt.com](mailto:mtsgam@bcbsmt.com)

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.