

# Your Guide to the Small Business (1-50) Special Enrollment Period



## Understanding the SEP

The Small Business Special Enrollment Period (SB-SEP) is a little-known ACA mandate that requires carriers to offer a special enrollment period (SEP) without any participation or contribution requirements. This means **zero participation** (only one employee needs to enroll in the plan) and **zero contribution** (the employer may choose to contribute \$0+ to the premiums). Other, small group carrier underwriting rules still apply.



## Your Sales Opportunity

The movement to a group plan will allow your individual plan clients to retain access to a large provider network and pay their premiums with pre-tax dollars through a Section 125 Cafeteria Plan (lowering the taxes paid by both employee and employer), among other benefits.

This is the one time of year that you can enroll new groups without the restrictions of affordability or employee participation.



## Key Facts

- ✓ This ACA provision requires carriers to offer an annual, one-month SEP for small businesses.
- ✓ **The SEP runs from November 1 to December 15, 2020.**
- ✓ The plan effective date for groups enrolling under the SB-SEP will generally be Jan. 1, 2021.
- ✓ The SB-SEP allows small businesses to enroll in a group plan and waive the typical employer contribution and employee participation requirements.

## Getting Started

To assist you, Flexible Benefit Service Corporation (Flex) has created two different lead generation tools you can use, **one for employee prospects** and **one for employer prospects**. Simply place on your agency letterhead and provide to individuals or employers.



[Get the letters now >>](#)

Once you have your prospects lined up and November 1st has arrived, simply submit and enroll groups as you normally would.

**Questions?** Contact your Flex group sales consultant.

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