

OPEN ENROLLMENT PERIODS FOR HMOs**The date following each state indicates the last time information for the state was reviewed/changed.**

STATE	CITATION	OPEN ENROLLMENT REQUIREMENT	CIRCUMSTANCES WHEN REQUIRED
AL (6/25)	No provision		
AK (6/25)	No provision		
AZ (6/25)	§ 20-1069.01	30 days in the event of insolvency of a group carrier.	With respect to enrollees who are members of a group with more than one carrier, upon insolvency of an HMO, all other carriers that participated in an open enrollment at the group's most recent open enrollment period must offer a 30-day open enrollment period to the group's affected enrollees at the same coverages and rates offered at its last regular enrollment period.
AR (6/25)	§ 23-76-115	HMO shall have an annual open enrollment of at least one month during which it accepts enrollees up to the limits of its capacity.	After HMO has been in operation 24 months.
CA (6/25)	Health & Safety §§ 1394.7 to 1394.8	30 days in the event of the insolvency of a health care service plan.	Upon insolvency of a health care service plan, any health service plan which the director of managed health care determines to have sufficient resources and capacity and participated with the insolvent plan must offer a 30-day enrollment period to the group's affected enrollees. The director will send notice of the insolvency to the commissioner.
CO (6/25)	§ 10-16-408	HMO shall have an annual open enrollment of at least one month during which it accepts enrollees up to the limits of its capacity.	After HMO has been in operation 24 months.
CT (6/25)	§ 38a-194	30-day enrollment period commencing on the date of insolvency.	Upon insolvency of health care center, all other carriers that participated in the enrollment process with the insolvent center at the group's last regular enrollment period must offer a 30-day enrollment period commencing on the date of insolvency to such group's enrollees. Open enrollment period not required if plan is one which is not regulated by commissioner (i.e., self-insured, self-funded, etc.).

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DE (6/25)	18 Del. Admin. Code 1403-6.0	60 days in the event of financial impairment or insolvency of a MCO doing business in this state.	Upon financial impairment or insolvency.
DC (6/25)	§ 31-3414	30-day enrollment period commencing upon the date of insolvency.	In the event of the insolvency of an HMO, all other carriers that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period shall offer such group's enrollees of the insolvent HMO a 30-day enrollment period commencing upon the date of insolvency.
FL (6/25)	§ 641.31	Must have an open enrollment period of not less than 30 days every 18 months.	Required for every HMO that offers a group plan, as long as the group exists.
GA (6/25)	No provision		
HI (6/25)	§ 432D-10	30-day enrollment period commencing on the date of insolvency for those members of the group who enrolled in the insolvent HMO.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers offered as alternative to the insolvent HMO at a group's last regular enrollment period shall offer to those members of the group who enrolled in the insolvent HMO a 30-day enrollment period commencing on the day of insolvency.
ID (6/25)	§ 41-3919	Must have an annual open enrollment period of at least one month during which the HMO must accept enrollees up to the limits of its capacity.	After an HMO has been in operation for 24 months.
IL (6/25)	No provision		
IN (6/25)	No provision		
IA (6/25)	§ 514B.13	Must have an annual open enrollment period of one month to accept enrollees up to the limit of its capacity.	After an HMO has been in operation for 24 months.

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KS (6/25)	§ 40-3223	Must have an annual open enrollment period of one month to accept enrollees up to the limit of its capacity.	After an HMO has been in operation for 24 months.
KY (6/25)	No provision		
LA (6/25)	No provision		
ME (6/25)	24-A M.R.S.A. § 4210	Must have an annual open enrollment period of one month to accept enrollees up to the limit of its capacity.	After an HMO has been in operation for 24 months.
MD (6/25)	Health-General, § 19-706.1	In the event of insolvency, a 30-day open enrollment period to begin on the date of the insolvency.	Upon an HMO's insolvency, the commissioner may direct all other HMOs that participated in an open enrollment process with the insolvent HMO at a group's last regular open enrollment period to offer enrollees or subscribers of the insolvent HMO an open enrollment period to begin on the date of the insolvency. Enrollees shall be offered the same coverage and rates that were offered the enrollees at the last regular open enrollment period.
MA (6/25)	176G § 23; 176A § 33; 175 § 110; 176B § 21	In the event of insolvency, a 30-day open enrollment period to begin on the date of the insolvency.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period shall offer such group's enrollees of the insolvent HMO a 30-day enrollment period commencing upon the date of insolvency. Enrollees shall be offered the same coverage and rates that were offered the enrollees at the last regular open enrollment period.

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MI (6/25)	§ 500.3563	30-day enrollment period beginning on the date of the director's order.	If an HMO becomes insolvent, upon the director's order all other health insurers that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period shall offer the insolvent HMO's group enrollees a 30-day enrollment period beginning on the date of the director's order. Enrollees shall be offered the same coverage and rates that were offered the enrollees at the last regular open enrollment period.
MN (6/25)	§ 62D.10(3)	Must have annual open enrollment period of at least 14 days when enrollees are accepted in the order in which they apply.	After an HMO has been in operation for 24 months.
MS (6/25)	§ 83-41-329	30-day enrollment period commencing upon the date of insolvency.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period shall offer such group's enrollees of the insolvent HMO a 30-day enrollment period commencing upon the date of insolvency. Enrollees shall be offered the same coverage and rates that were offered the enrollees at the last regular open enrollment period.
MO (6/25)	No provision		
MT (6/25)	No provision		
NE (6/25)	§ 44-32,147	30-day open enrollment period commencing on the date of the court order.	Upon an HMO's insolvency, all other HMOs that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period to offer enrollees or subscribers of the insolvent HMO an open enrollment period to begin on the date of the court order. Enrollees shall be offered the same coverage and rates that were offered the enrollees at the last regular open enrollment period.

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NV (6/25)	No provision		
NH (6/25)	No provision		
NJ (6/25)	§ 26:2J-11; N.J.A.C. 11:24-3.3	Must have an annual open enrollment period of one month to accept enrollees up to the limit of its capacity.	After an HMO has been in operation for 24 months.
NM (6/25)	No provision		
NY (6/25)	No provision		
NC (6/25)	§ 58-67-125	30-day open enrollment period commencing upon the date of insolvency.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers that participated in the enrollment process at a group's last regular enrollment period shall offer the enrollees of the insolvent HMO an enrollment period at the same coverages and rates offered at its last regular enrollment period.
ND (6/25)	§ 26.1-18.1-14	30-day open enrollment period commencing upon the date of insolvency.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers that participated in the enrollment process at a group's last regular enrollment period shall offer the enrollees of the insolvent HMO an enrollment period at the same coverages and rates offered at its last regular enrollment period.
OH (6/25)	§ 1751.15	Requires open enrollment pursuant to the standards in §§ 3923.58 and 3923.581.	

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OK (6/25)	36 Okl. St. Ann. § 6915	30-day open enrollment period commencing upon the date of insolvency.	In the event of an insolvency of a commercial HMO, upon order of the insurance commissioner, all other carriers that participated in the enrollment process at group's last regular enrollment period shall offer the enrollees a 30-day enrollment period at the same coverages and rates offered at its last regular enrollment period.
OR (6/25)	§ 750.085(2)	Open enrollment period that the director of the department of consumer and business services establishes by rule, commencing on the date on which the final order of liquidation with a finding of insolvency was entered.	Upon liquidation of an insolvent HMO, all insurers and health care service contractors that participated in the group's last open enrollment must offer an open enrollment period to group members of the insolvent HMO at the same coverages and rates offered at its last regular enrollment period.
PA (6/25)	31 Pa. Code § 301.125	In the event of an insolvency, 15 business days enrollment period commencing upon the date of the mailing of the notification to subscribers of the impairment or insolvency. An open enrollment period will be preceded by at least 30 days notice from the commissioner to each affected plan.	Upon impairment or insolvency, carriers who participated in the enrollment process with the insolvent insurer in the last enrollment period shall provide the same coverage and rates which the carrier currently offers to the enrollees for the group. The carrier shall immediately provide coverage to employees and dependents who were validly covered under the previous contract or policy as of the date of discontinuance.
PR (6/25)	26 L.P.R.A. § 1911	May have an annual subscription period of at least one month during which the HMO may accept new subscribers to the limit of its capacity.	After 24 months of HMO operation.
RI (6/25)	§ 27-41-35	30-day open enrollment period commencing upon the date of insolvency.	In the event of an insolvency of an HMO, upon order of the director, all other carriers that participated with the insolvent HMO at a group's last regular enrollment period must offer an open enrollment period to the group's affected enrollees at the same coverages and rates offered at its last regular enrollment period.
SC (6/25)	No provision		

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SD (6/25)	No provision		
TN (6/25)	No provision		
TX (6/25)	No provision		
UT (6/25)	No provision		
VT (6/25)	8 V.S.A. § 5102b	30-day enrollment period commencing upon the date the insolvency is declared.	In the event an HMO is declared insolvent, the commissioner may order all other entities licensed or authorized under this title that participated in the enrollment process with the insolvent HMO at a group's last regular enrollment period to offer such group's members a 30-day enrollment period commencing upon the date the insolvency is declared by a court of competent jurisdiction Each entity shall notify and offer such members the same coverages and rates offered at its last regular enrollment period.
VI (6/25)	No provision		
VA (6/25)	No provision		
WA (6/25)	§ 48.46.247	30-day open enrollment period commencing on the date of the insolvency.	In the event of an insolvency of an HMO and upon order of the commissioner, all other carriers that participated with the insolvent HMO at a group's last regular enrollment period must offer an open enrollment period to the group's eligible enrolled participants.

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WV (6/25)	§ 33-25A-11	Annual open enrollment period of at least 30 days.	Must have open enrollment after 5 years of HMO operation, or an enrollment of 50,000 persons in any year after it has achieved an operating surplus. No HMO shall be required to continue an open enrollment period after the open enrollment is equal to 3% of the HMO's net increase in enrollment during the previous year.
WI (6/25)	No provision		
WY (6/25)	§ 26-34-116	30-day open enrollment period commencing upon the date of insolvency.	In the event of an insolvency of an HMO, upon order of the commissioner, all other carriers that participated with the insolvent HMO at a group's last regular enrollment period must offer an open enrollment period to the group's affected enrollees at the same coverages and rates offered at its last regular enrollment period.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoption.