

# End-of-Quarter Small Group Renewal Timeline



Start the renewal process for end-of-quarter small group renewals as soon as carriers post their rates.

Q1			Q2			Q3			Q4		
January	February	March	April	May	June	July	August	September	October	November	December
Carriers post Q2 rates			Carriers post Q3 rates			Carriers post Q4 rates			Carriers post Q1 rates		
	Begin 6/1 renewals				Begin 9/1 renewals			Begin 12/1 renewals			Begin 3/1 renewals (as time permits)

## To Do List

- Monitor when renewal rates become available. You can:
  - Contact carriers to see when renewal rates will be available.
  - Contact [Ideon](#) to check availability of carriers' renewal rates and plans.
  - Check the Quoting tool in Applied Benefits Designer™ to see if new rates are loaded.
- Review/update renewal data saved in Applied Epic® to ensure it is accurate and ready for use. Audit:
  - Policy names, numbers, line types, effective dates, and expiration dates
  - Carriers
  - Census, enrollment counts and rates by class
  - Renewal manager stage.
- Schedule renewal meetings with clients.

## Advantages to Starting Renewals Early

- Your clients can update their HRIS/Ben. Admin. systems sooner with renewal rates and payroll deduction changes, allowing for earlier communication to plan participants.
- The sooner enrollments are submitted to carriers, the sooner the plan participants receive ID cards and plan documents (i.e., before the plan effective date).
- Starting 12/1 renewals in September will be **especially** helpful to prepare for the heavy volume of 1/1 renewals.

