

# BROKER ALERT



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## Additional requirements for 90-day waiting period

Group health plans and health insurance issuers cannot impose waiting periods greater than 90 days. This 90-day waiting period is effective for plan years beginning on or after **January 1, 2014**. It does not apply to HIPAA Excepted Benefits or retiree-only plans.

These regulations allow for a one-month orientation period to determine if the employee is eligible for health coverage. Once the employee is determined eligible, he or she must receive health benefits in no more than 90 days.

The start date of an eligible employee, marks the beginning of the one-month maximum orientation period. The orientation period is determined by adding one calendar month and subtracting one day, measured from the employee's start date. The employer is solely responsible for initiating and calculating the orientation period of their new employees.

The waiting period will be calculated from the first date of eligibility. If an eligible employee starts on March 4, 2015, the last day of the orientation period would be April 3, 2015. April 4, 2015 marks the start of the 90-day waiting period. The group administrator/broker should use April 4, 2014 as the hire date on the enrollment file for the new employee.

The enrollment process remains the same for any group that does not use an orientation period.

To read more about the updated waiting and orientation periods guidelines, [click here](#).

If you have any questions, please contact your AmeriHealth New Jersey broker representative.