September 2015

In this issue:
- Remaining membership to migrate on October 1, 2015
- Save the date: AmeriHealth New Jersey broker seminars
- SEH Q4 rate reductions
- 2016 IRS limits for HSAs
- News for 2016: Launch of FFM registration and AmeriHealth New Jersey sales requirements
- AmeriHealth New Jersey expands Community Advantage plan to large group employers
- Flu vaccines for fall 2015
- Urgent care center and retail health clinic update
- AmeriHealth New Jersey Broker Alert archive
- September sales spotlight: Myrna Mirville
- AmeriHealth New Jersey in the news
- In the community

For additional information on any of the content below, please contact your AmeriHealth New Jersey broker representative.

Remaining membership to migrate on October 1, 2015

On September 1, a portion of our membership migrated to the new operating platform, and on October 1, all remaining AmeriHealth New Jersey customers will go live. The final phase of this platform migration will include remaining small groups, large groups, and 15th side billing customers.

Updated member ID cards
All AmeriHealth New Jersey members will receive updated ID cards prior to their migration date. Members who previously migrated on September 1 should be using their new member ID card. Members migrating on October 1 will be receiving their notification and new ID card in the coming days.

As a reminder, the new medical ID card will contain a new type of ID number. Subscribers and their dependents will now be identified by a new 12-digit number, called a unique member ID, or UMI. This number is called the Subscriber UMI. All members on the subscriber contract will share the same number, whether a subscriber, spouse, domestic. New ID cards will also have updated pharmacy BIN (015814) and PCN (06430000 for consumers and SHOP customers; 06090000 for all other members) numbers.

Members should begin using their new card when they receive it. However, if a member uses an old ID card after their migration date, measures have been put in place to prevent any access to care issues. For example, pharmacies will be alerted each time a member uses an
old card and requests the pharmacist inform the member.

View samples of the new AmeriHealth New Jersey ID cards, which now also include network indicators for National Access, Regional Preferred, Local Value, Tier 1 and Community Advantage.

**Enhanced member portal**
Along with the transition to the new operating platform, AmeriHealth New Jersey members will also be able to access an enhanced member portal, at amerihealthexpress.com after their migration to the new platform.

The changes include a redesigned interface that will provide members faster access to information about their health plans. With improved online self-service features, members have the tools they need to better help manage their health. The updated Provider Finder also makes it easier to search for medical, vision, pharmacy, and dental providers from one tool. An FAQ was created to help existing members become acclimated to the new member portal.

All current users' login credentials will remain the same. Current and new members will also be given the opportunity to take a brief tour of the new features upon log-in.

**Customer Invoice Communication**
In September, all AmeriHealth New Jersey customers received a billing package from the new operating platform. This invoice had an updated look and feel, and included additional resources for customers depending on their market segment.

- Individual consumers received a Billing Guide with their invoice in August. In September's billing package, they received another AmeriHealth New Jersey Enhancements insert.
- Small group customers, both on and off exchange, saw an important note included on their invoice. Customers who received the new billing package for the first time also received a Small Group Billing Guide.
- Large group customers also saw the important note on their invoice. Customers who received the new billing package for the first time also received a Fully-Insured Bill Guide.

**AmeriHealth New Jersey Wire**
Don't forget to encourage all members to opt in to our new text messaging program, AmeriHealth New Jersey Wire. We will be providing platform transformation-related updates, as well as other important information for AmeriHealth New Jersey members via text messages to those opted in to the service.

Members can opt in by texting the code, MyAHNJ to 73529. Instructions for how to opt in to AmeriHealth New Jersey Wire were included in upcoming platform transformation member communications, and in all new ID cards.

Back to top

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**Save the date: AmeriHealth New Jersey broker seminars**

Don't forget to mark your calendar! Join us at one of our upcoming broker seminars this fall. For your convenience, there are two seminar dates and locations to choose from:

- Southern Broker Seminar: Wednesday, November 4, 2015, at The Westin, Mount Laurel, 555 Fellowship Road, Mount Laurel, NJ 08054.
- Northern Broker Seminar: Thursday, November 5, 2015, at the Renaissance Woodbridge Hotel, 515 US Highway 1 South, Iselin, NJ 08830
Please let us know which seminar you wish to attend. Each seminar includes a presentation from 2 – 4 p.m. A reception will follow from 4 – 5:30 p.m. See the broker seminar invitation for more information.

RSVP by October 21, 2015 by contacting Kristin Tomasini.

SEH Q4 rate reductions

Some of our popular SEH Silver and Bronze EPO HSA plans and SEH HMO Local Value plan will experience a rate reduction for Q4 2015. These rate reductions will make the plans even more competitive in the marketplace.

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<th>SEH Q4 rate reductions</th>
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<td>Silver HMO Local Value 50/75</td>
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<tr>
<td>Bronze EPO H.S.A. Tier 1 Advantage</td>
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<tr>
<td>Silver EPO H.S.A. Local Value 100%/100%</td>
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<tr>
<td>Silver EPO H.S.A. Local Value 90%/90%</td>
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We anticipate these rate reductions will provide our small groups with substantial cost-savings. You can view the plan benefits in the AmeriHealth New Jersey SEH Benefits At A Glance brochure.

2016 IRS limits for HSAs

The Internal Revenue Service (IRS) has issued changes to spending limits for health savings accounts (HSA) for 2016.

2016 HSA deductible and contribution limits

The IRS has set up Revenue Procedure 2015-30, which determines the inflation-adjusted contribution, deductible, and out-of-pocket spending limits for HSAs for 2016. The limits are as follows:

- **Annual Contribution Limits.** Annual contributions to an HSA may not exceed $3,350 for individual coverage (self only) and $6,750 for family coverage. The annual "catch-up" contribution amount for individuals age 55 or older remains at $1,000.
- **Annual Minimum Deductibles.** The high deductible health plan (HDHP) offered with an HSA must have a minimum deductible of $1,300 for individual coverage (self only) and $2,600 for family coverage.
- **Annual Maximum Out-of-Pocket Limits.** Out-of-pocket expenses under the HDHP cannot exceed $6,550 for individual coverage (self only) and $13,100 for family coverage.

The chart below shows compared the 2015 and 2016 HSA limits.

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<thead>
<tr>
<th></th>
<th>2015 Individual coverage</th>
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### Annual HSA contribution limitation

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### Annual HDHP minimum deductibles amounts

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<td>$1,300</td>
<td>$2,600</td>
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### Annual HDHP maximum out-of-pocket amounts*

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<th>2015</th>
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<td>$6,450</td>
<td>$12,900</td>
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### HSA catch-up contributions

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*Deductibles, copayments, and other amounts, but not premiums.

Effective January 1, 2016, the out-of-pocket maximum for a non-single policy will be embedded. Once an individual meets their out-of-pocket maximum, all further medical claims for that individual will be paid at 100 percent for covered expenses incurred during the benefit period. The embedded individual out-of-pocket maximum is not applicable to grand-mothered plans.

### News for 2016: Launch of FFM registration and AmeriHealth New Jersey sales requirements

Open enrollment for the 2016 plan year is approaching and the Centers for Medicare & Medicaid Service (CMS) has announced the launch of the Federally-facilitated Marketplace (FFM) Agent and Broker Registration and Training on September 15, 2015.

AmeriHealth New Jersey will continue the use of its online onboarding tool, Sales Sentinel, to validate eligibility to sell on the FFM, and to provide an online platform for health insurance license validation and appointment processing.

For plan year 2016, CMS announced that FFM registration and training will be offered through their new Marketplace Learning Management System (MLMS), replacing the Medicare Learning Network (MLN), or through CMS-approved vendors. The vendor option includes potential CEU credits. For information on these and additional enhancements, please refer to the CMS webpage, [Resources for Agents and Brokers in the Health Insurance Marketplaces](http://www.cms.gov/Medicare/Insurance/IndividualMarketplace/FFMAgentsBrokers/index.html). Their monthly newsletter, *News for Agents and Brokers - August 2015 Edition*, provides a summary of these and other changes, and requirements for participation in the Health Insurance Marketplace are described in the presentation, [FFM Agent and Broker Plan Year 2016 Registration and Training Slides](http://www.cms.gov/Medicare/Insurance/IndividualMarketplace/FFMAgentsBrokers/index.html).

**FFM certification required for Individual and SHOP products on the Marketplace**

New this year, agents will no longer need to upload a certificate into Sales Sentinel to provide proof of FFM certification. An agent is expected to have completed all CMS training requirements and completion will be verified as a step in the 2016 the Sentinel program.

Verification will be completed using your National Producer Number (NPN). Entering an inaccurate NPN could result in delay of your eligibility to sell or in denial of compensation or credit for a sale.

AmeriHealth New Jersey will require successful verification of FFM training to sell, and to be eligible for commission on, Individual and SHOP products for sales on the Marketplace.

**On Exchange Requirements for 2016:**

1. Agents must complete the CMS FFM requirements for 2016 to obtain a certification of completion. Training requirements are for participation in the Individual Marketplace, SHOP...
Agents who completed FFM registration and certification training for prior plan years must complete annual CMS requirements to renew their registration for the 2016 plan year. The renewal must be completed prior to the expiration of the current certification (date to be announced) in order to avoid a lapse in certification status.

Agents new to the sale of these products must complete initial FFM registration and certification activities, as outlined by CMS, by the November 1, 2016 open enrollment date. Those who complete the requirements prior to this date may also assist consumers during 2015 special enrollment periods.

2. Agents must complete an AmeriHealth New Jersey Sales Sentinel program to verify with their 2016 Marketplace credentials for on-exchange FFM sales.

3. Using Sales Sentinel, agents and agencies must select one primary agency for 2016 commission distribution for sales made outside of ROAM, e.g., sales made directly on the FFM.

**2016 Sales Sentinel program available in September 2015**
AmeriHealth New Jersey’s 2016 Sales Sentinel programs will be available the week of September 28, 2015. Once available, an email will be sent to our General Agency partners with the program link. The links will be for use immediately upon receipt, and replace those currently used by agents who wish to become appointed to sell AmeriHealth New Jersey products. User Guides will be made available as well.

**Additional information:**

- Inquiries concerning the AmeriHealth New Jersey appointment process can be addressed to LicensingAndAppointments@amerihealth.com.
- For questions concerning the Sales Sentinel site, call Sentinel Technical Support at 1-866-345-7130.

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

**AmeriHealth New Jersey expands Community Advantage plan to large group employers**

Due to the great success of our Community Advantage plans in the consumer and small group markets, effective October 1, 2015, AmeriHealth New Jersey will be expanding this coverage to the large group market. This new large group Community Advantage plan will be available to large groups in five counties in New Jersey, Atlantic, Burlington, Camden, Cape May, and Gloucester.* Large groups will be able to utilize three hospitals – Cooper University Health Care, Cape Regional Medical Center, and Shore Medical Center – at the lowest member cost-share.

Our large group Community Advantage plan aims to achieve these key goals:

- Provide large group customers in the applicable purchasing area with a more cost-effective product than our Value Network.
- Provide members with lower cost-share when using Tier-1 providers while still allowing members to utilize a larger statewide Local Value Network Tier-2 at a higher cost-share.
- Encourage collaboration and care coordination across the delivery systems among the hospitals, specialists, and primary care physicians.
Earn rewards through our Commit2Wellness® program. Commit2Wellness is designed to help employees stay well, prevent illness, and benefit from healthy lifestyle choices.

For more information on our large group Community Advantage plan, please contact your AmeriHealth New Jersey broker representative.

*The large group Community Advantage plan is only available to customers based in Atlantic, Burlington, Camden, Cape May, and Gloucester counties.

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**Flu vaccines for fall 2015**

Flu season is quickly approaching and we want to remind you of the ways AmeriHealth New Jersey protects our members against the flu.

This year, there is only one flu vaccine, which combines H1N1 with the other subtypes. Immunization against the seasonal flu can be administered via the traditional flu shot or with FluMist™ – an FDA-approved intranasal influenza vaccine. To be fully protected, the Centers for Disease Control and Prevention encourage everyone who is at least six months of age to receive the vaccination.

AmeriHealth New Jersey members with an immunization benefit are covered with no cost-sharing for the vaccine itself or for administration of the vaccine. Influenza vaccines may be obtained from:

- a participating PCP or specialist
- a retail clinic, e.g., CVS Minute Clinic, Walgreens Take Care Clinic
- a network pharmacy

AmeriHealth New Jersey will reimburse up to $25 with the Seasonal Influenza Vaccine Reimbursement Form.

**Flu shots now available at employer groups**

AmeriHealth New Jersey offers groups the opportunity to provide their employees with this year’s flu vaccine in the convenience of their workplace. AmeriHealth New Jersey works with MaximSM to administer flu shots in locations throughout New Jersey, to employer groups with a minimum of 35 participants receiving the flu shot on site. Availability is limited; contact your AmeriHealth New Jersey broker representative as soon as possible to check availability.

Maxim will administer flu shots to members and bill AmeriHealth New Jersey directly as a claim. This differs from previous years where members would have to pay for this service out-of-pocket, and submit for reimbursement — we have streamlined this process for the ease and convenience of our members.

If you are interested in this service or have any questions please refer to our Flu Clinic Reference Sheet or contact your AmeriHealth New Jersey broker representative.

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**Urgent care center and retail health clinic network update**

**Urgent care centers**

In recent years, AmeriHealth New Jersey has worked on developing a statewide network of
Urgent Care Centers (UCC). These centers provide treatment for a sudden illness or accidental injury that requires prompt medical attention that is not life-threatening and is not an emergency medical condition, when a member's primary care provider (PCP) is unavailable. There are UCCs contracted statewide, with others being reviewed for consideration for participation. To locate a UCC in your area, reference the “Urgent Care” selection on the AmeriHealth New Jersey online provider directory.

Retail health clinics
For less severe issues, members also have the option of visiting a Retail Health Clinic. With multiple locations statewide, Retail Health Clinics offer services for issues such as pink eye, abrasions, poison ivy, etc., as well as sports and school physicals. An example of a Retail Health Clinic is CVS health minute clinic, or Walgreens take care clinic. To locate a Retail Health Clinic in your area, reference “Retail Health” under the “Group/Clinic” selection of the AmeriHealth New Jersey online provider directory.

As a reminder, many in network PCPs and Specialists also offer services for “urgent” situations as referenced above. Many offices also offer evening and weekend hours.

AmeriHealth New Jersey Broker Alert archive
There have been many updates to our system and our products lately. It can be hard to stay up-to-date with all of the changes. Now all of the information you need is in one place.

Each link will direct you to our Broker Alerts sent out within the past month:

1. September 1 platform migration, September 2, 2015
2. AmeriHealth New Jersey expands Community Advantage plan to large group employers, September 3, 2015
5. New combined Broker of Record letter and Employer Authorization form, September 8, 2015
8. Remaining membership to migrate on October 1, 2015, September 25, 2015
9. Information required by Medicare to accurately process Medicare claims, September 25, 2015
10. Information about the transition to ICD-10, September 29, 2015

September Sales Spotlight
This month, AmeriHealth New Jersey would like to spotlight Myrna Mirville!

Myrna started with AmeriHealth New Jersey in November 2013, as an Associate Account Executive for the Community Team. In July 2014, Myrna transitioned into an Individual Broker Representative. Recently, she has been promoted to a Small Group Representative.

Myrna was born and raised in New Jersey. In her free time, she is a floral
and event designer. Myrna enjoys doing volunteer work in her local community that benefits families in need.

Contact Myrna if you have any questions regarding her role with Small Group.

AmeriHealth New Jersey in the news

Media coverage:

- New Sales: Insurers find ways to talk directly to consumers, NJBIZ Magazine, September 21, 2015.
- The ACA’s Employer Mandate: Play or Pay in 2016, NJB Magazine, September Issue

In the community

AmeriHealth New Jersey sponsoring 2015 Atlantic City Marathon and Half Marathon

AmeriHealth New Jersey is sponsoring the 2015 Atlantic City Marathon and Half Marathon and Shore Medical Center 10K and 5K races on Saturday, October 17 and Sunday, October 18 at Bally’s Casino on the Atlantic City Boardwalk. As part of our sponsorship there are opportunities to participate at the events taking place throughout the weekend.

**Event #1:**
**Saturday, October 17, 2015**
5K & 10K  
9 a.m.  
Atlantic City Boardwalk at Michigan Ave.  
In front of Bally’s Atlantic City Hotel & Casino  
1900 Pacific Ave.  
Atlantic City, NJ 08401

**Event #2:**
**Sunday, October 18, 2015**
2015 AmeriHealth New Jersey Atlantic City Marathon* & Half Marathon  
*USATF Certified Boston Qualifier  
8 a.m.  
Atlantic City Boardwalk at Michigan Ave.  
In front of Bally’s Atlantic City Hotel & Casino  
1900 Pacific Ave.  
Atlantic City, NJ 08401

For more details, please contact Jodie Kirsch.

Cooper Norcross Run the Bridge presented by AmeriHealth New Jersey

Please join us for this year’s Cooper-Norcross Run the Bridge Challenge presented by AmeriHealth New Jersey. The big day is Sunday, November 1, 2015.
For the 12th consecutive year, AmeriHealth New Jersey will be the presenting sponsor of the race. It has been gratifying to see it grow into one of the region’s premier racing and community events. This 10K race is a sanctioned USA Track & Field (USATF) event. It attracts top runners, not only from South Jersey and the Philadelphia area, but from the entire region.

The course begins at the base of the Ben Franklin Bridge, doubles back and continues along the Camden waterfront, and finishes in Campbell’s Field. A two-mile bridge walk immediately follows the start of the run.

All proceeds from the event will benefit children with special needs who attend the Larc School in Bellmawr, New Jersey.

Registration information will be available starting September. If you are interested in participating in this year’s race, please contact your AmeriHealth New Jersey broker representative to reserve your spot now!

Back to top