

September 2014

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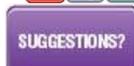
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## AmeriHealth New Jersey price reductions for Q4 2014

AmeriHealth New Jersey's popular **SEH Bronze EPO HSA Qualified High Deductible Health plans** and **Regional Preferred Silver EPO plans** have experienced a **rate reduction** in Q4 of 2014. Each of the four plan designs rates' have been cut an estimated 10-12% making them even more competitive in the marketplace.

AmeriHealth NJ Premium Regional Preferred Silver EPO (\$50/\$75/\$2,000 50% deductible, 50%/\$125 Rx)
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AmeriHealth NJ Premium National Access Bronze EPO HSA
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AmeriHealth NJ Premium Regional Preferred Bronze EPO HSA
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AmeriHealth NJ Premium Local Value Bronze EPO HSA
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We anticipate this rate reduction will provide our small groups with substantial cost-savings. You can view the plan benefits on pages 10 and 14 of the [AmeriHealth New Jersey SEH Benefits At A Glance brochure](#).

## Enhanced Broker Bonus Program

AmeriHealth New Jersey has announced an enhanced bonus program for the SEH reduced rate plans. The enhanced bonus program applies to SEH Regional Preferred Silver EPO and SEH EPO HSA Bronze plans sold or renewed with effective dates between October 1, 2014, and January 31, 2015.

Read more information on the [special bonus program](#) here.

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## Health questionnaire for newly formed 51+ groups

If you are requesting a quote for any newly formed 51+ group, AmeriHealth New Jersey guidelines state that the group must have every eligible employee, whether electing coverage or not, fill out the [health questionnaire](#) in its entirety. It must be signed, dated and returned in a protected envelope.

Note: In order for a 51+ group to be considered a newly formed group, the majority of eligible employees were not previously covered under any carrier including AmeriHealth New Jersey.

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## 51-99 self-funded update

In order to maximize potential opportunities on 51-99 life groups who are either currently self-funded or looking for self-funded options, AmeriHealth New Jersey is introducing our new 51-99 life product. There will be simplified options from a select list of standard products with packages.

Employers who take advantage of the self-funded administrative services will have the opportunity to choose from the following:

- 1) Six standard medical plan options
- 2) Three standard Rx options available for products without integrated Rx
- 3) Standard Vision rider included
- 4) Claim Fiduciary services included
- 5) Disease Management included
- 6) Medical, Rx, Vision, Claim Fiduciary, and DM must all be sold as a package
- 7) COBRA and HIPAA admin can be sold separately
- 8) 2-Year Admin Contract/1-Year SL
- 9) Standard Guaranteed Discount

With a self-funded health plan, employers anticipate that their employees will be healthy and pay administrative costs and claims that are incurred by their employees, rather than paying a fixed monthly premium. When employees are healthy, the employer can reap the benefit of reduced claims. According to the Self-Insurance Institute of America (SIIA), an employer can save 10 – 25 percent in claim costs by moving to a self-funded health plan.

As added protection, AmeriHealth New Jersey's six plan designs all include stop-loss coverage with a \$25,000 cap for individuals and an overall aggregate cap of 125% of the employers' expected claim expense.

For more information on our self-funded products, please [click here](#).

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## Urgent Care Center/Minute Clinic network update

### Urgent Care Centers

Over the past two years, AmeriHealth New Jersey has worked on developing a network of Urgent Care Centers (UCC) throughout the state. These centers provide an alternative to an Emergency Room visit, providing services for strains, sprains, lacerations, etc. There are 56 UCCs now contracted throughout the state, with others being reviewed for consideration for participation. To locate a UCC in your area, choose the “Urgent Care” option on the AmeriHealth New Jersey online [provider directory](#).

### Minute Clinics

For less severe issues, members also have the option of visiting a Minute Clinic. With multiple locations throughout the state, Minute Clinics offer services for issues such as pink eye, abrasions, poison ivy, etc., as well as sports and school physicals. To locate a Minute 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.

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## 2014 Broker bonus program update

We are pleased to offer the following updates to AmeriHealth New Jersey’s 2014 broker bonus programs:

### Small group (2-50) New Business

This bonus program features a quarterly payout schedule and applies to new SEH business sold with effective dates between July 1, 2014, and January 31, 2015.

Bonus	Maximum Payout (Per Group)	Maximum Total Payout
<b>\$75 per contract</b>	\$1,500	\$25,000

For more information, please read the 2014 SEH Broker Bonus Program [details](#).

### Small Group (2-50) New Special Bonus Program

This bonus program features a quarterly payout schedule and applies to new SEH business sold in the AmeriHealth NJ Premium Regional Preferred Silver EPO (\$50/\$75/\$2,000 50% deductible, 50%/\$125 Rx) plan and the AmeriHealth NJ Premium National Access, Regional Preferred, and Local Value Bronze EPO HSA plans with effective dates between October 1, 2014, and January 31, 2015.

Bonus	Maximum Payout (Per Group)	Maximum Total Payout
<b>\$100 per contract</b>	\$2,000	\$25,000

For more information, please read the 2014 SEH Special Bonus Program [details](#).

### Large Group (51-99) New Business

This bonus program features a quarterly payout schedule and applies to new 51-99 business, now for both fully funded and self-funded sales with effective dates between July 1, 2014, and January 31, 2015.

Maximum Payout (Per Group)	Maximum Total Payout
\$1,500	\$15,000

For more information, please read the 2014 Large Group Broker Bonus Program [details](#).

### **Large Group (100+) Fully Insured New Business**

This bonus program features a quarterly payout schedule and applies to new 100+ fully insured groups sold with effective dates between July 1, 2014, and January 31, 2015.

#### **Bonus Details:**

- Contracts sold: 100+
- Payout per contract: \$10.00
- Maximum payout per group is \$5,000
- **Maximum payout per broker is \$25,000**

For more information, please read the 2014 Large Group Fully Insured New Business Broker Bonus Program [details](#).

### **Large Group Self-Funded Business**

This bonus program features a quarterly payout schedule and applies to new groups with 250+ contracts sold with effective dates between July 1, 2014, and January 31, 2015.

#### **Bonus Details:**

- Contracts sold: 250+
- Payout per contract: \$5.00
- Maximum payout per group is \$25,000
- **Maximum payout per broker is \$100,000**

For more information, please read the 2014 Large Group Self-Funded Business Broker Bonus Program [details](#).

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## **AmeriHealth New Jersey requirements for Marketplace sales and commission**

Open enrollment for the 2015 plan year is fast approaching and the Centers for Medicare & Medicaid Service (CMS) have reopened registration for the Health Insurance Marketplace certification. Last year, AmeriHealth New Jersey announced the use of Sales Sentinel to support the collection of Marketplace credentials and provide an online platform for agent license validation and appointment processing. We are continuing this strategy with revised programs supporting AmeriHealth New Jersey commercial group and individual business for the new plan year.

In 2014, CMS introduced requirements for agents to sell products on the Federally-facilitated Marketplace (FFM) for Individual products and the Small Business Health Options Program (FF-SHOP). For 2015, these requirements remain the same, in addition to a new requirement for FF-SHOP.

## Requirements for 2015

1. **New! Agents who wish to participate in FF-SHOP for the first time must create an FFM User Account and complete Identity Proofing on the CMS Enterprise Portal.**
2. **Agents must complete CMS 2015 requirements to sell AmeriHealth New Jersey products on the FFM and FF-SHOP.**
  - o Agents new to FFM sales must complete initial FFM registration and certification activities, as outlined by CMS, by the November 15, 2014, open enrollment date. Those who complete these requirements prior to this date may also assist consumers during special enrollment periods.
  - o Agents who completed FFM registration and certification activities for the 2014 plan year must complete annual CMS requirements to renew their registration for the 2015 plan year. Renewing agents must complete these requirements prior to September 30, 2014, to avoid a lapse in their FFM registration status.
  - o You can find more information about FFM registration in the CMS webinar series slide presentation, [Registering to Participate in the Federally-facilitated Marketplace \(FFM\) for the 2015 Plan Year, an Overview for Agents and Brokers, July & August 2014](#). This includes illustrated instructions, tips, dates, and guidelines.
3. **Agents must use Sales Sentinel to provide AmeriHealth New Jersey with their 2015 Marketplace credentials.**

Agents must provide an FFM ID and upload the Curriculum Certificate for FFM for the Individual market, for FF-SHOP, or for the combination. Additional assistance is included in the Sales Sentinel programs to guide agents through this process.

Agents must select a single, designated primary agency for 2015 commission distribution for sales made outside of ROAM, e.g., sales made directly on the FFM and FF-SHOP. Agents may work with more than one primary agent and, in situations where the relationship to a primary cannot be determined, this designation enables AmeriHealth New Jersey to efficiently manage enrollments and commission payment.

### **AmeriHealth New Jersey's 2015 Sales Sentinel programs are now available**

These programs enable agents to provide required credentials and information, as well as continue to support new agent appointments. Links to these programs, as well as User Guides, will be emailed to our Primary Agents as soon as they are ready for use. These links will replace those currently used by agents who wish to become appointed to sell AmeriHealth New Jersey products.

### **Additional information**

- Complete requirements for participation in the Health Insurance Marketplace can be found on the CMS website in [Resources for Agents and Brokers in the Health Insurance Marketplaces](#).
- Inquiries concerning the AmeriHealth New Jersey appointment process can be addressed to [LicensingandAppointments@amerihealth.com](mailto:LicensingandAppointments@amerihealth.com).
- For questions concerning the Sales Sentinel site, call Sentinel Technical Support at 1-866-345-7130.

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

Please join us at one of our upcoming broker seminars this fall. Topics will include:

- General Updates
- Community Advantage Plans
- Customer Service & Operational Enhancements
- 2015 Product Launch
- Website Redesign & Mobile Application Demonstration
- Medicare Update
- Ancillary Update
- Broker Compensation
- Upcoming Events

For your convenience, there are two seminar dates and locations to choose from:

- North Broker Seminar: Wednesday, October 22, 2014, at the *Renaissance Woodbridge Hotel*, 515 US Highway 1 South, Iselin, NJ 08830.
- South Broker Seminar: Thursday, October 23, 2014, at *The Westin, Mount Laurel*, 555 Fellowship Road, Mount Laurel, NJ 08054.

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 p.m. – 5:30 p.m. See the [broker seminar invitation](#) for more information.

RSVP by October 12, 2014 by contacting [Kristin Tomasini](#).

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## **Flu vaccines for fall 2014**

Flu season is right around the corner and we want to promote 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 6 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 Maxim<sup>SM</sup> 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, so 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 contact your AmeriHealth New Jersey broker representative.

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## Health Care Reform updates: now all in one place

There have been many updates to our system and our products over the past few weeks. 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. [EFFECTIVE IMMEDIATELY: C-Corp Owner/Spouse or Employee/Spouse groups no longer eligible for small group](#), September 11, 2014
2. [2015 Group Medicare Advantage renewal update](#), September 17, 2014
3. [CORRECTION: IHC Portfolio Update](#), September 25, 2014

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## September Sales Spotlight

This month, AmeriHealth New Jersey would like to spotlight Katie Medwin!

Katie Medwin joined Amerihealth New Jersey in early 2013 as an Associate Account Executive for Small Group New Business. She was promoted last October to Account Executive for Small Group Retention.

Katie graduated from James Madison University in 2012. She grew up in Toms River, NJ and is now currently living in Lakewood to be closer to her family. She loves living close to the beach because it is her “happy place.”

She also enjoys spending weekends with family and friends. Since it is Fall, she is ecstatic because she loves the weather, the colors of the trees, and anything pumpkin related.

If you would like to contact Katie regarding Small Group Retention, please click [here](#).



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## AmeriHealth New Jersey in the news

Media coverage:

- [NJBIZ 50 Fastest Growing Companies winners announced](#), NJBIZ, September 16, 2014
- [Mental Health Association in New Jersey Calls for Improving Access to Psychiatric Care in Garden State](#), NewJerseyNewsroom.com, September 16
- [Hunterdon Healthcare's CEO to be part of fourth annual Healthcare Symposium in West Windsor](#), Hunterdon County Democrat, September 16
- [One-third of employers are looking at private health care exchanges](#), report

says, NJBIZ, September 11, 2014

- [Princeton Regional Chamber's 4th Annual Healthcare Symposium](#), NJBIZ, September 10, 2014
- [N.J.'s health insurers prepare for second year of Obamacare shopping](#), NJBIZ, September 10, 2014
- [Premium Prices Determine Choices Made by Consumers in Insurance Marketplace](#), NJSpotlight.com, Philly.com, September 8
- [Updated: N.J.'s small businesses get early access to Obamacare health plan exchange — but will they use it.](#) NJBIZ, September 4, 2014

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## In the Community

### 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 2, 2014.

AmeriHealth New Jersey is supporting this event this year as we have over the past 11 years. 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.

If you are interested, contact your AmeriHealth New Jersey broker representative and we will be able to assist with your registration process. [Click here](#) for more information.

### AmeriHealth New Jersey sponsoring 2014 Atlantic City Marathon and Half Marathon

AmeriHealth New Jersey is sponsoring the 2014 Atlantic City Marathon and Half Marathon and Shore Medical Center 10K and 5K races on Saturday, October 18 and Sunday, October 19 at Bally's Casino on the Atlantic City Boardwalk. As part of our sponsorship there are opportunities for associates and family or friends to run and/or volunteer at the events taking place throughout the weekend. If you would like to run/walk, please complete the [race application](#) and return it to [Jodie Kirsch](#) as soon as you can.

#### **Event #1:**

**Saturday, October 18, 2014**

Shore Medical Center 5K & 10K

**9:00 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 19, 2014**

2014 AmeriHealth New Jersey Atlantic City Marathon & Half Marathon

USATF Certified Boston Qualifier

**8:00 a.m.**

Atlantic City Boardwalk at Michigan Ave.

In front of Bally's Atlantic City Hotel & Casino

1900 Pacific Ave.

Atlantic City, NJ 08401

To volunteer or register as a runner/walker, please contact [Jodie Kirsch](#).

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