December 2014

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

2014 Year in review

Due to the implementation of the Affordable Care Act, 2014 was a challenging year for AmeriHealth New Jersey, but because of thoughtful planning and hard work we are well positioned for 2015. We have implemented strategies that have allowed for growth in products, wellness, brand awareness, community commitment, and network. These improvements were made to enhance your experience and the experience of our customers and to make AmeriHealth New Jersey your carrier of choice when quoting business.
Many accomplishments have contributed to a successful year.

**Products**
AmeriHealth New Jersey's Product Management has worked diligently to create a competitive Product Portfolio for the 2015 plan year. For more details regarding our Product Management's year in review, [click here](#).

**Wellness**
In 2014 the Commit2Wellness® team continued to bring onsite services to our employer groups throughout the state. We also expanded access by providing Telephonic Health Coaching. Other initiatives instituted in 2014 included Stress Management seminars, Onsite tutorials for the Commit2Wellness® Rewards program and Wellness Program campaigns. For more information about our Wellness initiatives, [click here](#).

**Brand awareness**
AmeriHealth New Jersey understands that for an organization to be successful, it must be visible in the community. To see some examples of how AmeriHealth New Jersey raised our brand awareness this year, [click here](#).

**Community commitment**
AmeriHealth New Jersey also understands that it is important to give back to the community it serves. [Click here](#) to see examples that demonstrate some of the ways AmeriHealth New Jersey supported our community.

**Network**
AmeriHealth New Jersey continues to have one of the most robust networks in the state, including the largest physician network, and one of the most comprehensive hospital networks. To view more information regarding our networks, [click here](#).

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**2015 product portfolio and marketing collateral now available**

AmeriHealth New Jersey is pleased to announce our 2015 portfolio of Individual and SEH plans are now available. The portfolio features a variety of innovative and affordable plans that are compliant with the health care law. We're committed to making the process as easy as possible with educational materials and an easy-to-use guided shopping experience for individual consumers on [ahnj4u.com](http://ahnj4u.com).

**Important Open Enrollment dates**
As the 2015 Open Enrollment Period is in full swing, keep these last few key dates in mind for your individual customers:

- **December 31, 2014.** Coverage for all 2014 plans came to an end.
- **January 15, 2015.** Deadline for individual customers on exchange to enroll or make a plan change to be effective February 1, 2015.
- **January 31, 2015.** Deadline for individual customers off exchange to enroll or make a plan change to be effective February 1, 2015.
- **February 15, 2015.** Open enrollment ends, and is the deadline for individual customers to enroll or make a plan change effective March 1, 2015.

**New plans to choose from**
AmeriHealth New Jersey’s product portfolio offers individuals and small businesses a variety of options both on and off the federally facilitated exchange.

- **Small Group**
  The 2015 SEH product portfolio includes 53 plans — 14 of which are also available on exchange. Plan types include POS, POS Plus, EPO, HMO, and EPO with HSA.

- **Individual**
  The 2015 Individual product portfolio includes 33 plans — 18 of which are also available on exchange. Plan types include POS Plus, EPO, HMO, and EPO with HSA.

**Marketing Materials**
We have created the following new materials to help your customers make informed decisions and choose the plans that best suit their needs.

- **Corporate Brochure**
  Get to know more about AmeriHealth New Jersey – who we serve, our community involvement, our commitment to wellness, the technology and resources we offer ... plus more!

- **Learn — Your Guide to Health Insurance**
  This brochure includes information about the health care law, health plans, and all of the networks AmeriHealth New Jersey offers, including the Community Advantage and Tier 1 Advantage. Also available in Spanish.

- **Benefits at a Glance**
  With these booklets, you’ll be able to look at plans side by side, so you can see how much you’ll pay when you receive covered services.
    - **Individual and Family**
      - Also available in Spanish.
Small Business
• Monthly Premiums
  Individual customers can view rates for each plan and estimate their monthly premiums. Also available in Spanish.

Broker Resources
We understand Open Enrollment is a very busy time. To help, we’ve put together a broker User Guide for our ahnj4U retail platform. This resource includes information on making plan and policy changes, including detailed instructions, screen shots, and important notes to keep in mind.

If you have any questions about our 2015 product portfolio, would like hard copies of any of our 2015 marketing material please contact your AmeriHealth New Jersey broker representative.

AmeriHealth New Jersey applications and forms updated
To remain compliant with health care reform, AmeriHealth New Jersey has updated our SEH and IHC applications. Please find the updated forms below:

• SEH Group Application: Includes 2015 AmeriHealth New Jersey product portfolio;
• SEH Member Application;
• IHC Application for Individual Coverage:

Please use these updated applications for groups and individuals moving forward. If you have any questions regarding the updated application, please contact your AmeriHealth New Jersey broker representative.

Member in-network, out-of-pocket accumulation required under Affordable Care Act
For plan years that begin on or after January 1, 2015, AmeriHealth New Jersey is required by the Affordable Care Act (ACA) to accumulate our members' in-network out-of-pocket (OOP) cost-sharing expenses to an out-of-pocket maximum. This means we need to ensure any in-network deductibles, copayments, and coinsurance for Essential Health Benefits such as medical, prescription drug, vision riders, and behavioral health services are included in the in-
network OOP maximum (including benefits covered by third-party vendors). In addition, the in-network OOP maximum cannot exceed the following requirements as defined by the ACA:

- **In-network OOP maximum for non HSA-qualified HDHP plans:** For new and renewing benefits on and after January 1, 2015, the annual in-network OOP maximum cannot exceed $6,600 for single and $13,200 for family coverage.
- **In-network OOP maximum for HSA-qualified HDHP plans:** For new and renewing benefits on and after January 1, 2015, the annual in-network OOP maximum cannot exceed $6,450 for single and $12,900 for family coverage. These plans have different limits which are indexed annually based on IRS guidelines.

**Note:** AmeriHealth New Jersey customers with a drug plan integrated in their medical benefits will be compliant with this requirement. AmeriHealth New Jersey has partnered with FutureScripts to provide seamless calculation of prescription and medical OOP maximum cost-sharing.

**Impacts by market segment**
The table below applies to non-grandfathered customers providing an overview of the in-network OOP maximum requirements based on market segment.

### Integrated prescription drug

<table>
<thead>
<tr>
<th>IHC &amp; SEH</th>
<th>Beginning January 1, 2014, AmeriHealth New Jersey requires all clients in this segment to have prescription drug packaged with their medical plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>51-99</td>
<td>AmeriHealth New Jersey has worked with FutureScripts to provide a bi-directional feed, to share OOP accumulators, at no additional cost to the client.</td>
</tr>
<tr>
<td>100+</td>
<td>AmeriHealth New Jersey has worked with FutureScripts to provide a bi-directional feed, to share OOP accumulators, at no additional cost to the client.</td>
</tr>
</tbody>
</table>

### Prescription drug carve-out

<table>
<thead>
<tr>
<th>IHC &amp; SEH</th>
<th>This option is not available for these market segments.</th>
</tr>
</thead>
<tbody>
<tr>
<td>51-99</td>
<td>This option is not available for this market segment, except for in the Public Sector market.</td>
</tr>
<tr>
<td>100+</td>
<td>Groups will be required to select a separate or combined OOP maximum. If a group decides to elect a third party PBM to cover prescription drug benefits they will need to provide notice with the Certification of the use of third-party vendor for pharmacy services (Attestation form) 90 days prior to their renewal date.</td>
</tr>
</tbody>
</table>
**Combined OOP maximum**  
If a group selects a third-party PBM with a combined OOP maximum, this may require the set up of a bi-directional feed.*  
The bi-directional feed is a two-way data stream that allows AmeriHealth New Jersey and vendors to know when the in-network OOP maximum is reached. It allows services to be accumulated towards the total in-network OOP maximum as required by the ACA.

**Separate OOP maximum**  
Groups electing a third-party PBM with a separate OOP maximum do not require the set up of a bi-directional feed.

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**Streamlined 51+ portfolio**  
The AmeriHealth New Jersey 51+ market segment has a new streamlined medical and prescription drug portfolio. Standard medical plans have been updated with the 2015 ACA in-network OOP maximum amounts and are available in ROAM and on our website, amerihealthnj.com.

Please work closely with your AmeriHealth New Jersey large group Account Executive when enrolling or renewing groups. We would like to encourage customers to select their benefits from the standard options. Please be aware, if groups select non-standard benefit options this will add eight weeks of implementation time to the group’s setup.

*AmeriHealth New Jersey has a $0.29 PCPM fee for the set up and ongoing maintenance of the bi-directional feed. This fee does not include a separate fee that may be charged by the 3rd party vendor.

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**Valid SEH Waiver for IHC subsidy eligible members**  
Effective January 1, 2015, employees waiving AmeriHealth New Jersey group coverage for individual coverage through the federal exchange will count as valid waivers toward the minimum 75% participation requirement, if they are receiving the APTC tax credit (federal subsidy). The employee will be required to provide documentation showing proof of the tax credit.

Please see the below list that details waivers that are considered valid:
- Employees covered as a dependent under a spouse’s coverage, other than individual coverage. Employees covered under NJ FamilyCare, Medicare, Medicaid, or TRICARE.
- Employees covered under any fully-insured group health benefits plan through AmeriHealth New Jersey, offered by the employer.
- Employees covered as an eligible dependent to age 26, in accordance with the federal Patient Protection and Affordable Care Act.
- Employees covered under another group health benefits plan.
- Employees opting out of group coverage due to APTC individual federal exchange waivers must provide proof of the APTC.
- Eligible K-1, W2, and S Corp employees count towards participation; ineligible employees will not count towards participation.
- Classed-out employees count towards the participation requirement and TEFRA status.

Coverage through an individual “direct pay” plan is not a valid waiver.

Large group defined contribution

[Large group defined contribution product packages](#) have been updated for 2015. In Large group defined contribution, you will have the ability to choose from five different predetermined packages of health plans. The packages are color-coded and labeled A, B, C, D, and E to help with your selection. Each package has anywhere from 10 – 12 different plans.

A group can select up to five plans in that specific grouping and match five different Rx options. There will be additional Rx options for EPO plans. Rx and Vision options must be offered on all plans. National Access riders can only be offered on plans A and C, and must be offered to all employees.

There will be no benefit exceptions for defined contribution plans. These products cannot be offered to employees alongside non-defined contribution product offerings.

The new product packages include AmeriHealth New Jersey’s 2015 [Standard Plans](#).
The 51+ Large Group Certification Form will enable AmeriHealth New Jersey to monitor an employer’s contribution level and their employee participation level on an annual basis. It will ensure that the group is in compliance with AmeriHealth New Jersey’s large group participation guidelines. This new large group certification process is similar to the small group participation requirements.

In order for the plan options to be quoted, please make sure to return the Large Group Certification Form to your AmeriHealth New Jersey large group account executive prior to the release of the group’s renewal. We will not be able to quote alternative plan options if a group does not return their certification form. Prior to the group’s renewal, the certification form will be sent to you from your AmeriHealth New Jersey large group account executive.

Employer Shared Responsibility

Effective January 1, 2015, employers with 100+ employees are required under the ACA to offer coverage to a minimum of 70% of their full-time eligible employees. The coverage must meet minimum value and must be deemed affordable to their employees. Certain employers with 50+ employees may be entitled to transitional relief from the employer shared responsibility requirements in 2015 if the employer has satisfied certain requirements.

To meet minimum value, the plan must cover at least 60% of the expected health care costs. The plans need to include hospitalization coverage in order to avoid the penalty per recently released guidance. For the plan to be deemed affordable, the employee’s contribution towards the plan cannot exceed 9.5% of their W2 income.

An employer may be subject to a penalty if they do not offer affordable coverage that meets minimum value to a minimum of 70% of their full-time eligible employees.

In 2016, Employer Shared Responsibility provisions will apply to 51+ groups as well.

AmeriHealth New Jersey SEH Manual Plan Change Request Form updated

The Manual Plan Change Request Form has been updated. Effective immediately, when submitting manual plan changes, please include this enhanced AmeriHealth New Jersey Plan Change request form. Please discard all prior manual plan change request forms, and replace with this updated version.
Health Care Reform updates: now all in one place

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. AmeriHealth New Jersey launches innovative hospital-to-home program for managing heart failure, December 2, 2014
2. Select Drug Program® formulary updates and safe prescribing procedures, December 3, 2014
3. Reminder: Group Medicare Advantage customers migrating to new operating platform, December 15, 2014
4. ahnj4u retail platform now supports subsidy-eligible shopping experience, December 15, 2014
5. Additional requirements for 90-day waiting period, December 16, 2014
6. Annual NCQA notifications sent to members, December 18, 2014
7. REMINDER: Employer/Spouse groups no longer eligible for small group coverage, December 30, 2014
8. Reminder: Commit2Wellness® dollars redemption deadline, December 31, 2014

December Sales Spotlight

This month, AmeriHealth New Jersey would like to spotlight Regina (Jean) Giovanisci!

Jean joined AmeriHealth Administrators in April 2011. Before that, she was with AtlantiCare Administrators. While at AtlantiCare Administrators, she worked Manager of TPA Operations and Manager of Client Operations. In January 2013, she transferred to AmeriHealth New Jersey. She has over 24 years of Self-Funding experience.

Now, Jean is a Senior Account Executive, in charge of managing self-funded client accounts from a retention standpoint. With her past experience she is able to provide her clients with professional service and knowledge of the Self-Funded market.

If you would like to contact Jean regarding Self-Funded
retention, please click here.

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AmeriHealth New Jersey in the news

Media coverage:

- **Obamacare sign-ups accelerating with more than 1.1M joining in last week before deadline**, NorthJersey.com, December 16, 2014.
- **Premiums for 'silver,' second-level Obamacare plans are stable, report says**, NJBIZ, December 5, 2014.

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In the Community

Adopt-a-Family for the holidays

During the Holidays, AmeriHealth New Jersey adopted a family from the Larc School with a goal of giving them a Christmas to remember. Associates were given the opportunity to purchase gifts for a family of six. We were very happy to bring some holiday joy to a local New Jersey family.

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