



June 2015

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AmeriHealth New Jersey begins platform transformation customer communication

AmeriHealth New Jersey's platform transformation

As we move closer to our migration dates in [September and October](#) we are excited to share more details with you and our customers. The updates associated with the platform transformation will enable us to be more flexible and responsive in meeting your needs as well as new trends in the marketplace.

This month we will began communicating the upcoming platform transformation with our customers. We are eager to share some details of the customer and member experience improvements taking place upon migration.

Customer communication

A series of customer communications were developed to educate and prepare customers for the new capabilities and updates to their account administration as a result of our platform transformation.

The series will begin with an insert in this month's billing invoice, and will continue through September. The first communication will introduce [group](#) and [consumer](#) customers to platform transformation updates with high-level explanations of topics like:

- New look and feel of monthly invoices
- Member and Employer Portal enhancements
- Updated ways for our Consumer members to pay their invoices
- New member ID cards, with new member and pharmacy ID numbers

Customer communication will continue through the summer with additional invoice inserts and platform transformation messaging in July, August, and September. Members will also receive platform transformation-related communication prior to receiving their new ID cards in August and September. We will continue to share the finalized communications with you as soon as they are available.

New communication features

We are also encouraging our members to opt in to our new text messaging program, AmeriHealth New Jersey Wire. Text messages may include information on various health and wellness topics, important account information, benefit updates, and promotions from AmeriHealth New Jersey. Consumers can opt in by following the directions included on the invoice insert and texting the code, **MyAHNJ** to **73529**. We will also continue to provide opportunities by placing codes on various AmeriHealth New Jersey communications in the coming months, including a sticker on all new member ID cards prompting members to opt in.

We are fully committed to making this transition as smooth as possible. As always, we will work side by side with you to ensure our customers and members are able to seamlessly utilize their AmeriHealth New Jersey benefits. If you have any questions regarding the migration, please contact your broker representative.

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SEH Q3 rate reduction

Some of our popular **SEH Silver EPO HSA plans** and **SEH Silver HMO Regional Preferred plan** will experience a **rate reduction** for Q3 2015. This rate reduction will make the plans even more competitive in the marketplace.

SEH Silver EPO H.S.A Local Value 90%/90%
SEH Silver EPO H.S.A Regional Preferred 90%/90%
SEH Silver EPO H.S.A Regional Preferred 100%/100%
SEH Silver HMO Regional Preferred \$50/\$75

We anticipate this rate reduction will provide our small groups with substantial cost-savings. You can view the plan benefits on page 6 of the [AmeriHealth New Jersey SEH Benefits At A Glance brochure](#).

Customers with a July or August anniversary date, who are [currently enrolled in one of these plans](#), or have [one of these plans as a recommended option](#) in their Renewal Package, received a recalculated Renewal earlier this month with one of the cover letters enclosed.

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Updated top-selling AmeriHealth New Jersey SEH products

AmeriHealth New Jersey has provided our members with a competitive product portfolio for the 2015 plan year. To highlight some of our most popular 2015 plans, we have updated the

list of our [top-selling SEH plans](#). Each plan is broken out to display their medical and Rx benefits.

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SEH submission guidelines for peak season

In an effort to improve our overall efficiency and meet your expectations with SEH submissions, we will be implementing the following interim modifications. June, July, and August SEH renewals and plan changes must be submitted **15** days prior to the renewal date. Also, the SEH certification must be submitted no later than **20** days prior to the renewal date.

ROAM will be updated to accept small group renewals and plan changes no less than **15** days prior to the renewal date. Small groups may continue to submit off-cycle plan changes via paper **60** days or more prior to their renewal date.

There are no exceptions to this process.

As you may already know, changes have been made to our renewal process to meet state and federal requirements as a result of the Affordable Care Act. If you have any questions about the SEH renewal process, please refer to the [SEH Renewals FAQ](#), or contact your SEH Account Executive.

Thank you for your partnership in providing a better customer experience for our mutual SEH customers.

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Quarterly Select Drug Program formulary update and Hepatitis C preferred agents

AmeriHealth New Jersey routinely updates our drug formulary and reviews the list of drugs requiring prior authorization as part of our procedures for safe prescribing. These changes are approved by our Pharmacy and Therapeutics Committee. Please view the [list of changes](#) to the Select Drug Program formulary updates that are effective July 1, 2015, for more information.

Members affected by the formulary changes will be notified by FutureScripts.

Hepatitis C preferred agents

After a comprehensive clinical review of the drugs now available to treat Hepatitis C, AmeriHealth New Jersey will be offering members Harvoni and Sovaldi as the preferred agents for treatment of the disease.

Members who are currently taking other drugs to treat Hepatitis C will be able to remain on their current regimen in order to complete their therapy. Members requiring treatment on or after May 1, 2015, will now be offered Harvoni and Sovaldi, exclusively in accordance with our pharmacy policy.

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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.

	2015		2016	
	Individual coverage	Family coverage	Individual coverage	Family coverage
Annual HSA contribution limitation	\$3,350	\$6,650	\$3,350	\$6,750
Annual HDHP minimum deductibles amounts	\$1,300	\$2,600	\$1,300	\$2,600
Annual HDHP maximum out-of-pocket amounts*	\$6,450	\$12,900	\$6,550	\$13,100
HSA catch-up contributions	\$1,000		\$1,000	

**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.

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

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Employer shared responsibility

Employers with 100+ employees are required under the ACA to offer coverage to a minimum of 70 percent 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 percent of the expected health care

costs. The plans need to include hospitalization coverage in order to avoid the penalty. For the plan to be deemed affordable, the employee's contribution towards the plan cannot exceed 9.5 percent 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 percent of their full-time eligible employees.

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

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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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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. [Quarterly Select Drug Program formulary update and Hepatitis C preferred agents](#), June 1, 2015
2. [SEH Q3 rate reduction](#), June 1, 2015
3. [AmeriHealth New Jersey begins platform transformation customer communication](#), June 11, 2015
4. [Small Employer Health \(SEH\) Pediatric Dental coverage FINAL notification](#), June 13, 2015
5. [Enhancements to Small Employer Health SEH Re-Certification process](#), June 23, 2015

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June Sales Spotlight

This month, AmeriHealth New Jersey would like to spotlight Janela Brown!

Janela started with AmeriHealth New Jersey in March 2014, as an Associate Account Executive in Small Group Retention. Recently, Janela was promoted to Account Executive for Small Group Retention.

Janela enjoys spontaneous road trips and relaxing in her backyard when the weather is nice. In her free time, she loves to spend time with family and friends and volunteer as a Wish Grantor with Make-A-Wish of New Jersey.

Contact [Janela](#) if you have any questions regarding her role with Small Group Retention.



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AmeriHealth New Jersey in the news

Press Release

- [Two AmeriHealth New Jersey Associates Names Health Care Hero Finalist by NJBIZ for Dedication to Volunteerism](#), June 4, 2015
- [Ryan Petrizzi Named One of South Jersey Biz Magazine's 20 under 40](#), June 15, 2015

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In the community

Special Olympics New Jersey Summer Games

As a sponsor of Special Olympics New Jersey, AmeriHealth New Jersey associates had the opportunity to volunteer at this years Summer Games which took place on Saturday, June 13 and Sunday, June 14 at The College of New Jersey in Ewing Township, NJ. More than 2,200 Special Olympics athletes from 21 counties in New Jersey attended, in addition to thousands

of volunteers, families, friends and spectators. Athletes competed in a number of events, including aquatics, gymnastics, power-lifting, softball, tennis, and track and field.

Special Olympics is an international organization that changes lives by encouraging and empowering people with intellectual disabilities, promoting acceptance for all, and fostering communities of understanding and respect worldwide. AmeriHealth New Jersey was proud to sponsor this great event again this year!

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