



HEALTH REPUBLIC  
INSURANCE

April 6, 2016

# BROKER BITES

Vol. 3, No. 4

## Weight Watchers® Now Available

Health Republic Insurance of New Jersey is excited to announce our new partnership with Weight Watchers, the internationally recognized weight-loss program.

Weight Watchers' new *Beyond the Scale* program takes a personalized approach to help your clients gain a fresh perspective on food, activity and overall well-being.

HRINJ members\* can now participate in Weight Watchers at zero cost for up to six months!

Think outside the lunch box and get ready for a whole new you.

[Learn more about Weight Watchers and register >>](#)

\*All individual members 18 years and older are eligible as of April 1. All group members 18 years and older will be eligible when their coverage renews in 2016 or as of April 1 if their coverage has already been renewed in 2016.



While I'm *prepping,*  
I'm ready for change

# OUR REINSTATEMENT POLICY

We want to remind our broker partners about how important it is for your group and individual clients to keep up with their monthly premiums. We cannot guarantee that reinstatement will be possible in all cases once your clients' coverage lapses due to non-payment of premium.

## GROUP MEMBERS

Please be sure to remind all of your group clients to remit their premium payments in a timely fashion. Groups who have not submitted their premium payments by the end of their grace period will be terminated. Reinstatements must be requested and will be reviewed on a case-by-case basis.

HRINJ will begin mailing late notices to all of our General Agents and brokers on the 15th of every month to help ensure that customers are notified of payment due.

If you have any questions, please contact your Broker Account Executive.

## INDIVIDUAL MEMBERS

### New federal rules for on-exchange individual members

The Centers for Medicare and Medicaid Services (CMS) has issued new guidance regarding the reinstatement procedures of on-exchange individual members who have been terminated for non-payment of premium:

*"When a member is terminated for nonpayment of premiums, the issuer may reinstate the member's coverage only if the issuer terminated the member in error.*

*A member's payment of the outstanding premium after the issuer correctly terminated the member for nonpayment is not a proper basis for reinstatement.*

*The member may re-apply for coverage through the member's Marketplace during the annual Open Enrollment Period or if the member experiences an event that qualifies the member for a Special Enrollment Period."*

Health Republic Insurance of New Jersey will follow this rule for individual members who enroll through the Health Insurance Marketplace (Healthcare.gov).

### Rules for off-exchange individual members

As for members who enroll outside the Marketplace, the following reinstatement rules will apply:

- If this is the member's first termination because of non-payment of premium and:
  - 60 days or fewer have passed since the termination date, members may be reinstated.
  - More than 60 days but fewer than 90 days have passed since the termination date, approval for reinstatement is required from a representative of HRINJ
- If this is the member's second termination because of non-payment of premium and 90 days or fewer have passed since the termination date, approval for reinstatement is required from a representative of HRINJ.
- If this is the member's third termination because of non-payment of premium, the member is not eligible for reinstatement.

### Additional resources

To assist brokers and agents who work with individuals, CMS has created the *Marketplace Agent and Broker Toolkit*.

This toolkit offers a comprehensive roadmap to guiding your individual clients through the Health Insurance Marketplace.

[Download the Marketplace Agent and Broker Toolkit >>](#)

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*STAY CONNECTED*

