

Brief Notes

News for
Brokers and Consultants

October 21, 2015

Applies to: Small Employer Groups

Important Changes to Small Group Coverage Options

Horizon Blue Cross Blue Shield of New Jersey is streamlining our current health and prescription drug product portfolio by withdrawing our Patient-Centered Advantage EPO Bronze and Patient-Centered Advantage EPO 100/50 small employer products. In compliance with regulation N.J.A.C. 11:21-16, Horizon Blue Cross Blue Shield of New Jersey has received approval from the New Jersey Department of Banking and Insurance (DOBI) to withdraw these small employer health and prescription drug plans from the marketplace.

The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your client's group or any health-related factors of current or future employees.

Upcoming Changes:

For new business with January 1, 2016 effective dates, we will offer select health and prescription drug products. Existing clients with anniversary dates beginning on January 1, 2016, may choose only from our select portfolio of health and prescription drug products.

What to Expect:

Horizon BCBSNJ will notify your impacted small employer clients about the withdrawal of these health and prescription products from the marketplace within 90, and then 60 days, of their anniversary dates. Please note, your clients with January effective dates will receive written notices less than 90 days from their anniversary dates.

You can view samples of:

- *The notice* you will receive within 60 days of Horizon BCBSNJ receiving approval to withdraw these products from the New Jersey Department of Banking and Insurance (DOBI).
- *The notice* we will send your impacted clients within 60 days of DOBI's approval.
- *The notice* we will send your impacted clients approximately 90 days prior to their anniversary dates.

Our communications will contain recommended product(s) that most closely match your clients' existing plans to help them make a decision. However, they may choose another product(s) from our small employer portfolio of select products.

(Continues)



We are encouraging your clients to contact you well before their anniversary date to talk about their health and prescription drug coverage options. If your clients like the plans we have recommended, please systematically renew them at least 15 days before their anniversary date to ensure a smooth transition.

Important to know:

You will continue to receive communications from us about which clients are impacted by this change.

If you have questions about the withdrawal process, please contact your Horizon BCBSNJ sales representative.



Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

<DATE>

Dear Valued Broker:

In compliance with regulation N.J.A.C. 11:21-16, Horizon Blue Cross Blue Shield of New Jersey has received approval from the New Jersey Department of Banking and Insurance (DOBI) to withdraw certain small employer health and prescription drug plans from the marketplace. This change will impact several of your small employer clients at their upcoming anniversary dates when their current coverage ends.

Next steps:

Within 90 days and again within 60 days of their anniversary date, your clients will receive their new health and prescription plan rates, based on recommended product(s) that closely match their current plans. Or, they may choose another product(s) from our small employer portfolio. Please note, your clients with January effective dates will receive written notices less than 90 days from their anniversary dates.

We are encouraging your clients to contact you before their anniversary date to discuss their health and prescription drug coverage options. **If your clients like the plans we have recommended, please systematically convert them at least 15 days before their anniversary dates to ensure smooth transitions to their new plans.**

If your clients choose to enroll in any EPO and/or POS HSA compatible plans, your clients must complete the *New Jersey Small Employer Funding Certification and Statement of Understanding Attestation Form*.

Important for you to know:

The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your clients or any health-related factors of their current or future employees.

If you have questions about the withdrawal process, please contact your Horizon BCBSNJ sales representative.

Thank you.

Sincerely,

Michael J. Considine
Vice President
Consumer and Small Group Markets



Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

<DATE>

Group Benefits Administrator

<Group Name>

<Group Address>

City, State, ZIP>

Re: <Subgroup-Main Group>

Dear Group Benefits Administrator:

Thank you for choosing Horizon Blue Cross Blue Shield of New Jersey as your insurance carrier. In compliance with regulation N.J.A.C. 11:21-16, Horizon BCBSNJ has received approval from the New Jersey Department of Banking and Insurance (DOBI) to withdraw certain small employer health and prescription drug plans from the marketplace. Your group's coverage will end on <anniversary date>, your anniversary date.

This change impacts your current Horizon BCBSNJ coverage at your upcoming anniversary date, and you will need to choose new coverage from our portfolio of select health and prescription drug plans.

Your next steps:

Contact your broker as soon as possible. It's important that you speak with him or her at least 15 days before your upcoming anniversary date to discuss your health plan options.

Important to know:

The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your group or any health-related factors of current or future members.

Horizon BCBSNJ values your business and we look forward to continuing to serve you under the new Horizon BCBSNJ plan you choose. If you have any questions on your group's health plan renewal, please contact your broker, or call Horizon BCBSNJ at **1-800-784-6222**, Monday through Friday, from 8 a.m. to 4 p.m. Thank you.

Sincerely,

Michael J. Considine

Vice President

Consumer and Small Group Markets



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Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

<DATE>

Re: <Group Name>
<Sub Group-Main Group Number>

Dear Valued Customer:

Horizon BCBSNJ is streamlining our current product portfolio, and your current plan will not be offered for 2016.

What changes to expect:

This change impacts your current Horizon BCBSNJ health and prescription drug coverage at your upcoming anniversary date, and you will need to choose new coverage from our portfolio of select health and prescription drug plans. Your group's coverage will end on <anniversary date>, your anniversary date.

We recommend the following plans as your new health and prescription drug coverage. These options most closely match your current plans. Or, you may select from one of our other remaining plans as displayed on our website.

<INSERT PLAN NAMES>

Your next steps:

Contact your broker as soon as possible. It's important that you speak with him or her at least 15 days before your upcoming anniversary date to discuss your health plan options.

Important to know:

In compliance with regulation N.J.A.C. 11:21-16, the New Jersey Department of Banking and Insurance has approved the withdrawal of certain health and prescription drug coverage. The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your group or any health-related factors of current or future employees.

If you have questions about the withdrawal process or would like more information about your Horizon BCBSNJ plan options, please contact your broker. Horizon BCBSNJ values your business. Thank you.

Sincerely,

Michael J. Considine
Vice President
Consumer and Small Group Markets