

Brief Notes

News for
Brokers and Consultants

October 21, 2015

Applies to: All Small Business Health Options Program (SHOP) Plans

Horizon BCBSNJ's Small Employer Health Plan Portfolio Updates *Notice of Non-Renewal of SHOP Plans*

Horizon Blue Cross Blue Shield of New Jersey, with approval from the New Jersey Department of Banking and Insurance (DOBI), has elected to withdraw certain small employer health plans offered through the federally facilitated Small Business Health Options Program (SHOP) on December 31, 2015.

The decision to change our health plan product portfolio is in compliance with regulation N.J.A.C. 11:21-16 and is being applied uniformly. It is not based on the claims experience of your client's group or any health-status related factors of current or future members.

This change may impact several of your small employer clients at their upcoming anniversary dates.

Your clients will receive written notices within 90 days, and then, within 60 days of their anniversary dates letting them know their health coverage is ending on their anniversary date. Please note, your clients with January effective dates will receive written notices less than 90 days from their anniversary dates. In addition, they will receive health plan rates for the recommended plan that is most similar to their current plan. Our written notices will encourage small employer customers to contact you before their anniversary date to discuss their health coverage options.

You can *view samples* of the communications your clients will receive.

Due to limitations by the Centers for Medicare & Medicaid Services (CMS), Horizon BCBSNJ cannot automatically enroll your clients into a SHOP plan. Your clients will need to select new plans through the SHOP by the 15th of the month prior to their anniversary date to avoid a gap in coverage. They can select the plan we have recommended or another plan from our small employer health plan portfolio.

You will continue to receive communications from us about which clients are impacted by the non-renewal of certain SHOP plans. We are here to help you guide your clients to the Horizon BCBSNJ health plan that's right for them.

If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.





Horizon Blue Cross Blue Shield of New Jersey

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

[Date]

[Member's Name]

[Member's Address]

[Address]

[City], New Jersey [ZIP code]

Important: Your health insurance coverage is ending. This notice includes information about next steps you can take to stay covered.

Dear [Member]:

This letter includes important information about your employer-sponsored health insurance from Horizon Blue Cross Blue Shield of New Jersey through the Federally-facilitated Small Business Health Options Program (SHOP). 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. Beginning on [Anniversary **Date**], the [**Plan Name**] is no longer being offered, and your coverage is ending. You and any dependents covered under this plan will no longer have health insurance as of [Anniversary **Date**].

What happens when coverage ends?

It is important that you get coverage from Horizon BCBSNJ or another source. **If you do not obtain other health coverage, you will be fully responsible for covering the cost of any health services that you receive on or after [Anniversary Date].** Also, you may owe a penalty when filing your federal income tax returns if there is a gap in your health coverage of three or more months during that calendar year and you do not qualify for a health care coverage exemption. To see if you qualify for an exemption from the requirement to maintain health coverage, (for example, due to financial hardship) go to **HealthCare.gov/glossary/hardship-exemption**.

What are my options for coverage?

Check with your employer to see if they offer other coverage options. If your employer is either not offering affordable coverage or is not required to offer coverage, you may be eligible for lower premiums in the form of advance premium tax credits. You can call Horizon BCBSNJ directly for individual coverage options, and to see if you qualify for advance premium tax credits, at **1-800-224-1234**, Monday through Friday, between 8 a.m. and 5 p.m., Eastern Time. You can also contact the individual Federally-facilitated Marketplace at **HealthCare.gov** or call **1-800-318-2596** (TTY: **1-855-889-4325**), available 24 hours a day, seven days a week.

Sincerely,

Michael J. Considine
Vice President
Consumer and Small Group Markets

Getting Help in Other Languages

Spanish (Español): Para obtener asistencia en Español, llame al **1-800-355-BLUE (2583)**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-800-355-BLUE (2583)**.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码**1-800-355-BLUE (2583)**.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' **1-800-355-BLUE (2583)**.

SAMPLE



Horizon Blue Cross Blue Shield of New Jersey

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

<Date>

<Company Name>

<Employer Contact Full Name>

<Address>

<Address 2>

<City, State ZIP>

Important: Your employer group's SHOP health insurance coverage is ending. This notice includes information about next steps for you and your employees.

Dear <Employer Contact First Name>:

This letter is to inform you that beginning January 1, 2016, the current Horizon Blue Cross Blue Shield of New Jersey health coverage you offer your employees through the Federally-facilitated Small Business Health Options Program (SHOP) will no longer be offered. 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. To avoid a gap in coverage for your employees, you need to select a new plan through the SHOP by the 15th of the month prior to your anniversary date.

If no selection is made, your employees covered under <plan name> will lose access to health coverage. It is important that you provide coverage from Horizon BCBSNJ or another source. If you do not, your employees will be fully responsible for covering the cost of any health services they receive after the date their coverage ends. Also, your employees may be subject to a penalty when they file their federal income tax returns if they have a gap in health coverage of three or more months during the year and do not qualify for a health care coverage exemption.

Due to limitations by the Centers for Medicare & Medicaid Services (CMS), we cannot automatically enroll your group in a new plan. However, we suggest the new OMNIA Bronze plan, which is most similar to the plan your group currently offers. This new plan comes with these additional benefits:

- The ability to see any doctor or specialist in the Horizon Managed Care Network without a referral.
- No requirement to select a Primary Care Physician (PCP). However, we encourage your employees to use OMNIA Tier 1-designated doctors, specialists, other health care professionals and hospitals to maximize their benefits and lower their out-of-pocket costs.

Based on the OMNIA Bronze plan selection and your current group enrollment, your monthly premium would be \$<xx>. This amount may change depending on the number of enrollees in the plan.

(Continues)

You and your employees can visit our *Online Doctor & Hospital Finder* at **HorizonBlue.com** to view a full list of participating doctors and hospitals. Beginning on October 1, 2015, doctors and hospitals with the OMNIA Tier 1 designation will be listed online. Using these doctors and hospitals will help keep your employees' out-of-pocket costs lower.

If you are still interested in purchasing coverage through the SHOP and the OMNIA Bronze plan is not what you were looking for, we have other Horizon BCBSNJ plans that will meet your needs. If you choose to remain in a SHOP group health plan, you can browse Horizon BCBSNJ plans through **HealthCare.gov** or call the SHOP Call Center at **1-800-706-7893** (TTY: **711**), Monday through Friday, between 9 a.m. and 7 p.m., Eastern Time (ET). If you choose to purchase directly from Horizon BCBSNJ, please have your agent or broker (if you use one) call us at **1-800-784-6222**, Monday through Friday, between 8 a.m. and 4 p.m., ET.

Since your SHOP health plan is ending, you and your employees will lose minimum essential coverage. As a result, you and your employees may qualify for a special enrollment period in the SHOP or Individual Marketplace and may be able to enroll in another health insurance plan, either through the Marketplace or outside the Marketplace. To learn more about your options for obtaining new coverage through the Marketplace, visit **HealthCare.gov** or call the Marketplace at **1-800-318-2596** (TTY: **1-855-889-4325**), available 24 hours a day, seven days a week.

Still have questions?

For more information, or if you have any questions about this notice, call Horizon BCBSNJ at **1-800-255-1955**, Monday, Tuesday, Wednesday and Friday between 8 a.m. and 6 p.m., ET, and Thursday between 9 a.m. and 6 p.m., ET. For help with the SHOP renewal or enrollment process, visit the SHOP online at **HealthCare.gov/small-businesses**. You can also call the SHOP Call Center at **1-800-706-7893** (TTY: **711**), Monday through Friday, between 9 a.m. and 7 p.m., ET to speak to a representative.

Sincerely,



Michael J. Considine
Vice President
Consumer and Small Group Markets

Getting Help in Other Languages

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Horizon Blue Cross Blue Shield of New Jersey

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

<Date>

<Company Name>

<Employer Contact Full Name>

<Address 1>

<Address 2>

<City, State ZIP>

NOTICE OF NON-RENEWAL

Re: Important Information about your Employer Group's SHOP Health Coverage

Dear <Employer/Contact First Name>:

By now you should have received a letter stating that pursuant to N.J.A.C. 11:21-16, your group's current health coverage from Horizon Blue Cross Blue Shield of New Jersey through the Federally-facilitated Small Business Health Options Program (SHOP) will no longer be available starting January 1, 2016. Your group's coverage will end on <anniversary date>, your anniversary date.

We recommended the new <OMNIA Bronze> plan, which is most similar to the plan your group currently offers. Since we cannot automatically enroll you into a SHOP plan due to limitations by the Centers for Medicare & Medicaid Services (CMS), you need to select a new plan through the SHOP by the 15th of the month prior to your group's anniversary date.

Plan Name: <enter name>

Premium Rate: <\$xx.xx>

This rate is based upon the above plan selection and your current group enrollment.

If you have already selected a new plan, please ignore this letter. If you have not yet taken any action, please contact your agent, broker or Horizon BCBSNJ directly at 1-800-784-6222, Monday through Friday, between 8 a.m. and 4 p.m., Eastern Time.

Thank you