



Horizon Blue Cross Blue Shield of New Jersey

Broker News

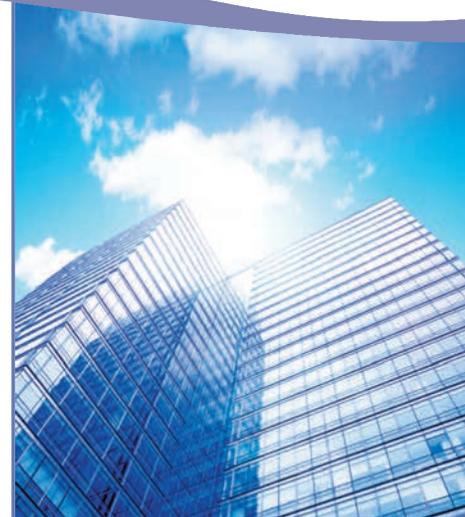
HorizonBlue.com

December 2013

**HEALTH CARE
REFORM
& you**

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Director, Commercial and Public Sector Sales
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Visit
HorizonBlue.com/reform
or healthcare.gov for
more information about
health care reform.



A message from Michael J. Considine

Director, Commercial and Public Sector Sales



As we look forward to the new year, Horizon BCBSNJ continues to work to help ensure our customers' enrollments are complete and accurate. We are here to support you so your clients and their employees have a smooth transition in 2014.

We remain committed to our mission – Horizon Blue Cross Blue Shield of New Jersey is poised to support you, our valued brokers; to deliver high-quality plans to our clients; and uphold the value of our market-leading brand. The Blues are unique because we are locally owned and operated, and we serve diverse communities in every region.

We are working with state insurance regulators and federal and state officials to make sure the best possible processes for enrollment and premium payments are in place. We want to be sure consumers can access the coverage they need.

We are here for you every step of the way and appreciate your dedication, support and commitment to the clients and members you serve.

We are pleased to offer this special issue of *Broker News*, dedicated to what you need to know now about health care reform. You may access *Broker News* and our *Brief Notes* at HorizonBlue.com/brokers/broker-brief-notes.

Michael J. Considine

Michael J. Considine

Director, Commercial and Public Sector Sales

Horizon BCBSNJ Issues State of New Jersey Refunds

The state of New Jersey requires health insurers to pay a refund to small employer group customers, and the New Jersey Individual Health Insurance Reform Act requires carriers to pay a refund to individual standard plan customers, if the actual amount of claims submitted in a year is less than 80 percent of the premium dollars collected. That means, for every dollar of premium collected, we must pay out 80 cents in claims. If we pay out less than 80 cents for every dollar, Horizon Blue Cross Blue Shield of New Jersey refunds amounts necessary to bring the ratio to 80 percent.

In 2012, Horizon BCBSNJ paid out less than the 80 percent of premium dollars collected for small employer groups enrolled in our Horizon HMO plans and for Individual customers enrolled in our Individual standard plans. As a result, state law required Horizon BCBSNJ to refund about \$16.8 million to about 43,000 small employer groups enrolled in Horizon HMO coverage in 2012, and \$3.7 million to more than 100,000 individual subscribers. All refund checks have been mailed.

These refunds are different from the federal refunds required by the Affordable Care Act (ACA).



Individual and Small Group Customers Must Choose New ACA-compliant Plans in 2014

Since President Obama's "administrative fix" announcement, there have been confusing stories in the news about Health Care Reform. We know that many of our customers are worried about their insurance coverage and whether or not they can keep their current policies.

Individual Customers

Individual customers may keep their current policies until they come up for renewal in 2014. On your client's renewal date, he or she will have to change to a new policy that meets all the requirements of the Affordable Care Act (ACA); 2013 policies cannot be renewed in 2014.

Your clients can:

1. Keep their policies until their renewal dates in 2014. At renewal, your clients will need to choose a new policy that meets all the requirements of the ACA. If your client does not select a new plan at renewal, he or she will automatically be enrolled in the new 2014 Horizon Blue Cross Blue Shield of New Jersey plan that most closely matches his or her 2013 plan.
2. Shop for a new policy for 2014 between now and March 31, 2014. Customers are encouraged to call their brokers to begin this process.
3. Explore their eligibility for federal subsidies to help pay the premium, depending on income and family size.
4. Enroll timely for a January 1, 2014 effective date:
 - ◆ If your client wants to enroll directly through Horizon BCBSNJ, your client can enroll up until December 31, 2013.
 - ◆ The deadline to enroll through the Federally Facilitated Marketplace (FFM), regardless of eligibility for financial assistance, has passed.

Subscribers currently covered by Medicare will be terminated on their renewal date in 2014, as Horizon BCBSNJ is unable to automatically enroll these customers in a new Individual plan. Federal law prohibits the sale of an Individual plan that duplicates Medicare. These individuals may be eligible to purchase a Medigap plan or a Medicare Advantage plan.

Small Group Customers

After thoroughly evaluating the feasibility and potential impact of allowing small employer group customers to renew their 2013 health plan policies in 2014, Horizon BCBSNJ has determined it will not renew any 2013 small employer policies after December 31, 2013. This means that current customers whose policies come up for renewal in 2014 will not be able to renew their current policies; they will need to choose a policy that complies with the Affordable Care Act (ACA).

Our current customers may maintain their current policies until their renewal dates.

We encourage our customers to contact their brokers or Horizon BCBSNJ to evaluate their options for the 2014 plans.



New Enrollment Process for the Small Business Health Options Program

The Centers for Medicare & Medicaid Services (CMS) recently announced a change to the enrollment process in 2014. This change applies only to states with a Small Business Health Options Program (SHOP) Marketplace that is run by the federal government.

While CMS continues to improve its online experience at healthcare.gov, it is offering “direct enrollment” instead of online enrollment.

With direct enrollment, your clients and their employees can apply, shop and enroll in a plan offered on SHOP simply by contacting their Horizon Blue Cross Blue Shield of New Jersey agent or broker.

In addition, your clients can take advantage of the new enhanced Small Business Health Care tax credit. View the application [here](#).

Here's what your clients need to know:

- ◆ They don't have to create a Marketplace account, but can visit healthcare.gov to compare plans and see pricing information before they decide on a plan.
- ◆ Their employees must be enrolled in a SHOP plan to qualify for the tax credit.
- ◆ They don't need to apply for SHOP eligibility or wait to receive an official notice of eligibility before enrolling in SHOP coverage. But, they must get notification that they are eligible to participate in the SHOP Marketplace to qualify for the tax credit before they file their 2014 tax returns.

Resources

More information about direct enrollment is available at healthcare.gov on the *Small Businesses* tab or by calling the SHOP Employer Call Center at **1-800-706-7893**. Representatives are available Monday through Friday, between 9 a.m. and 5 p.m., Eastern Time.

For additional information, please contact your Horizon BCBSNJ sales executive or account manager.



New Business Bonus Programs

Small employer market (two to 50 employees)

Horizon Blue Cross Blue Shield of New Jersey announced a per contract bonus payout* for all new medical and dental business sales with effective dates of January 1, 2014 through March 31, 2014. This additional bonus is to be paid to the sub-producer.

This program:

Rewards an incentive payment of...	Per enrolled contract for Horizon BCBSNJ...
\$65	Patient-Centered Advantage EPO plans.
\$60	All other medical plans.
\$15	Dental plans.

Payouts

All broker bonus payouts per contract are in addition to standard commission. The entire bonus payout is intended to be rewarded by the Master Broker to the sub-producer. Bonus payments will be made the month following the effective date of the new sale.

Fully insured groups (51 to 999 eligible employees) and self-funded groups (300 to 999 eligible employees)*

Horizon Blue Cross Blue Shield of New Jersey announced a special broker incentive program** for all new medical, dental and vision sales with effective dates of January 1, 2014 through March 31, 2014.

For fully insured business, this program:

Rewards an incentive payment of...	Per enrolled contract for Horizon BCBSNJ...
\$45	Patient-Centered Advantage EPO plans.
\$40	All other medical plans.
\$20	Dental plans. The maximum payment for any dental-only sale is \$5,000.
\$10	Free-standing vision plans.***
Includes a maximum incentive payment for any sale of \$25,000.	

For self-funded business, this program:

Rewards an incentive payment of...	Per enrolled contract for Horizon BCBSNJ...
\$8	Patient-Centered Advantage EPO plans.
\$6	All other medical plans.
\$3	Dental plans.
\$1	Free-standing vision plans.***
Includes a maximum incentive payment for any sale of \$10,000.	

Horizon BCBSNJ values the strong relationship we have with you. Extending these incentive programs is a way to express our appreciation for your support in making us a leader in the marketplace.

* Excludes Public Sector, National Accounts and Labor markets.

** To be eligible for this program brokers must be licensed and contracted with Horizon BCBSNJ.

*** Initial vision incentive payments may be delayed due to our new internal reporting system.

Accessing Health Plan Benefits and Health Information Online

Horizon Blue Cross Blue Shield of New Jersey offers your clients and their employees an easy, secure and quick way to track their health plan benefits and health information online through Member Online Services at HorizonBlue.com/Members.

Member Online Services saves members time by allowing immediate access to important information about their Horizon BCBSNJ health plan. Members can:

- View their benefits.
- Check their claims status and payments.
- View authorizations and referrals.
- Request ID cards.
- Tell us if they have other health insurance coverage.
- Find a participating doctor or hospital.
- Change their doctor or dentist.
- Manage their Member Online Services account and preferences.

How to Access Member Online Services

To become a registered user of Member Online Services, members should visit HorizonBlue.com and click *Register* in the upper right-hand corner.

If members have difficulty accessing Horizon BCBSNJ's Member Online Services, they should e-mail Member_Portal@HorizonBlue.com. Representatives are available Monday through Friday, between 7 a.m. and 6 p.m., Eastern Time.

How to Print a Temporary ID Card

Once signed in, registered users can print a temporary ID card by clicking *Print a Temporary ID Card* and following these simple steps:

1. Use the dropdown menu to select the name of the person for whom they are requesting the temporary ID card.
2. Select the coverage type (Medical, Dental or Prescription).
3. Confirm their current mailing address.
4. Select *Print a Temporary ID Card/Coverage Letter*, and click *Submit*.

At Horizon BCBSNJ, we're dedicated to making it easier for your clients and their employees to access their health plan information.

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



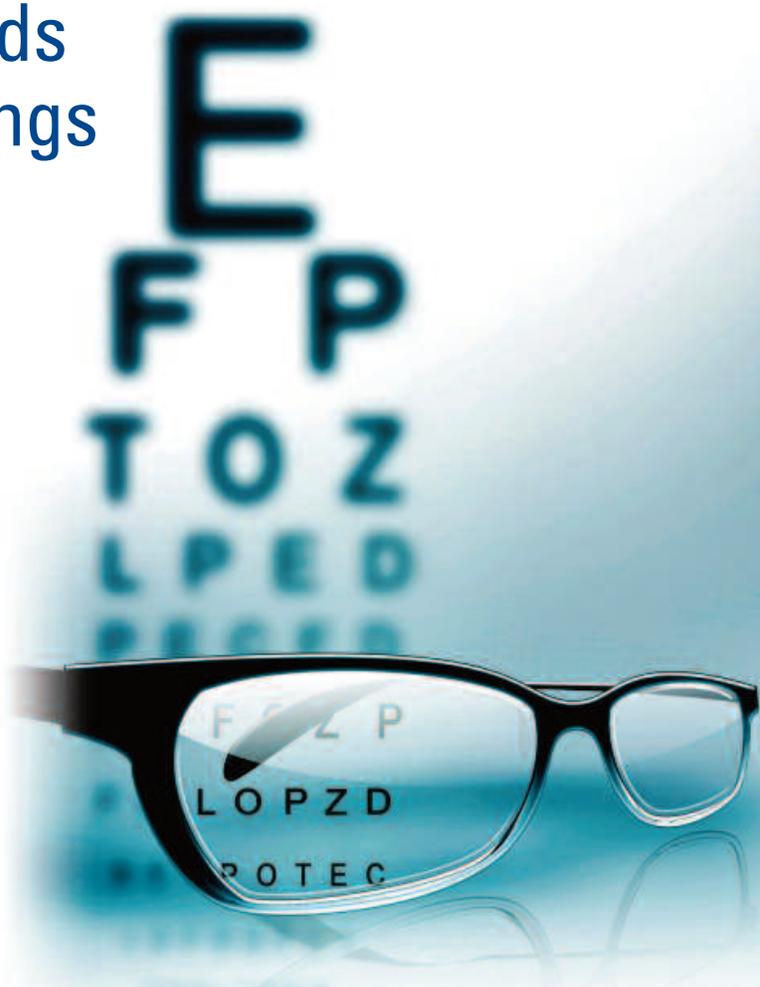
Horizon BCBSNJ Expands Ancillary Product Offerings

In response to the requirements of the Affordable Care Act and as part of our ongoing strategy, Horizon Blue Cross Blue Shield of New Jersey offers our members expanded access to services through a variety of ancillary products. For 2014, we are working with Davis Vision, a leading provider of integrated vision care solutions, to offer:

- ◆ Pediatric vision coverage to Individual subscribers and Small Group employers through the products we offer through the Federally Facilitated Marketplace (FFM).
- ◆ Standalone vision coverage to groups with 51 or more employees.

Effective January 1, 2014, groups with 51 or more employees will be able to offer Horizon Vision plans to their employees. Horizon Vision plans provide access to affordable, quality eye exams, eyewear, contacts and more by purchasing one of these comprehensive vision products:

- ◆ **Horizon Vista Plan I**
 - \$0 Eye Examination Copayment,
 - \$10 Spectacle Lenses Copayment.
- ◆ **Horizon Vista Plan II**
 - \$10 Eye Examination Copayment,
 - \$25 Spectacle Lenses Copayment.
- ◆ **Horizon Panorama Plan III**
[Alt A – Frames eligible once every calendar year.]
 - \$0 Eye Examination Copayment,
 - \$10 Spectacle Lenses Copayment.
- ◆ **Horizon Panorama Plan III**
[Alt B – Frames eligible once every two calendar years.]
 - \$0 Eye Examination Copayment,
 - \$10 Spectacle Lenses Copayment.
- ◆ **Horizon Panorama Plan IV**
[Alt A – Frames eligible once every calendar year.]
 - \$10 Eye Examination Copayment,
 - \$25 Spectacle Lenses Copayment.
- ◆ **Horizon Panorama Plan IV**
[Alt B – Frames eligible once every two calendar years.]
 - \$10 Eye Examination Copayment,
 - \$25 Spectacle Lenses Copayment.



- ◆ **Horizon Expanse Plan V**
 - \$0 Eye Examination Copayment,
 - \$10 Spectacle Lenses Copayment.
- ◆ **Horizon Expanse Plan VI**
 - \$10 Eye Examination Copayment,
 - \$25 Spectacle Lenses Copayment.

The services below are covered by each of the vision products once every calendar year, except where noted:

- ◆ Eye Examination inclusive of Dilation (when professionally indicated).
- ◆ Spectacle Lenses.
- ◆ Frames.*
- ◆ Contact Lens Evaluation, Fitting and Follow-Up Care.
- ◆ Contact Lenses (in lieu of eyeglasses).

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

* Horizon Vista Plan II, Horizon Panorama Plan III (Alt B), Horizon Panorama Plan IV (Alt B) and Horizon Expanse Plan VI offer frames once every two calendar years.

Horizon BCBSNJ provides you with the information you need to help your clients.



Visit Horizon Blue Cross Blue Shield of New Jersey's corporate Facebook® page, facebook.com/HorizonBCBSNJ.



Stay up to date with the latest company news and health and wellness information. Follow us on Twitter™, twitter.com/HorizonBCBSNJ.



See an introductory video explaining how we're transforming the health care delivery system in New Jersey, youtube.com/BCBSNJ.



Learn how to stay connected with Horizon Blue Mobile anytime, anywhere, mobile.HorizonBlue.com.



The Horizon Blue App gives members access to their health insurance information anytime, anywhere.



Broker News

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**HEALTH CARE
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**Additional Resources: healthcare.gov
kff.org
TimeForAffordability.org**

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