

# Brief Notes

*News for  
Brokers and Consultants*

October 31, 2014 Vol. 25 No. 1005

Three Penn Plaza East, Newark, NJ 07105-2200

**Calendar year anniversary date provides individual members a seamless transition to ACA-compliant plans**

Horizon Blue Cross Blue Shield of New Jersey is sending the attached letter to members whose individual plans were previously up for renewal in November and December 2014. These members were previously notified that their current individual health insurance plan would not be available for renewal on their upcoming anniversary date. The renewal dates for these plans have changed to align with new federal requirements.

The termination dates have been extended and these members can remain in their current coverage plan through December 31, 2014. However, as of January 1, 2015, they must have a plan that is compliant with the Affordable Care Act (ACA).

To make the transition easier and consistent with new federal requirements for these members, Horizon BCBSNJ:

- Will issue a rider amending their contract through December 31, 2014. This rider will be attached to the letter.
- Will, on January 1, 2015, automatically enroll them in an ACA-compliant plan that most closely matches the plan they currently have.
- Will also automatically enroll them, on January 1, 2015, in a Stand Alone Pediatric Dental Plan, which is required under law for all ACA-compliant individual plans.

Please note: If the member does not have any dependents age 19 years or under, they will not be charged a dental premium. Members who already have a Marketplace-certified stand-alone pediatric dental plan with another carrier should call the Horizon BCBSNJ Sales Department to confirm and provide reasonable assurance of their other coverage and provide necessary information to opt-out.

In November, members will receive a non-renewal letter telling them about the new plan they will be enrolled in for 2015 and the stand-alone pediatric dental plan mentioned above. In that letter, members will be advised that they do not need to take any action and they will have continuous coverage through 2015.

Note: Any members who had November and December termination dates and had already enrolled in a 2014 ACA-compliant plan can remain in the new plan and do not need to take any action.

In addition, beginning November 15, 2014, Horizon BCBSNJ will introduce new, low-cost plan options for 2015. If members want to explore additional plan options for 2015 after they receive their non-renewal letter, they can call their broker or Horizon BCBSNJ after November 15, 2014. Brokers can discuss the low-cost 2015 plan at that time.

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



Products and policies may be provided by Horizon Insurance Company and services and products may be provided by Horizon Blue Cross Blue Shield of New Jersey or Horizon Healthcare of New Jersey, Inc., each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.  
 © 2014 Horizon Blue Cross Blue Shield of New Jersey. Three Penn Plaza East, Newark, New Jersey 07105-2200.



Horizon Blue Cross Blue Shield of New Jersey

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

October 2014

Dear Valued Member:

We previously notified you that due to the Affordable Care Act (ACA), your current individual health insurance plan would not be available for renewal on your upcoming anniversary date. This is no longer the case.

Your anniversary date is being extended so that your current coverage will remain active through December 31, 2014. While this allows you to remain in your current plan through the end of this year, federal law requires that you transition to an ACA-compliant plan by January 1, 2015.

**What we are doing to make this transition easy for you.**

Your current Horizon Blue Cross Blue Shield of New Jersey coverage will remain in effect until December 31, 2014. Because federal law now requires individual coverage to be on a calendar year basis, we are issuing the attached rider which amends your contract with us through the end of this year.

On January 1, 2015, you will automatically be enrolled into a Horizon BCBSNJ plan that is compliant with the ACA and most closely matches the plan you currently have. You will also be automatically enrolled in a Stand Alone Pediatric Dental Plan because pediatric dental benefits are now required under law for all ACA-compliant individual plans.

**What you should expect next.**

You will soon receive information on the new Horizon BCBSNJ plan in which you will automatically be enrolled on January 1, 2015, along with the 2015 premium rate. If this plan meets your needs, you do not need to take any action and you will have continuous coverage through 2015.

Beginning November 15, 2014, Horizon BCBSNJ will introduce new, low-cost plan options for 2015. To learn more, please give us a call at 1-866-260-5162 or visit [HorizonBlue.com](http://HorizonBlue.com).

If you have already enrolled in a new ACA-compliant plan, you can remain in the plan you chose, and you do not need to take any additional action.

If you have any questions, please call us at 1-866-260-5162.

Thank you for choosing and trusting Horizon BCBSNJ for your health insurance needs.

Sincerely,

Joseph J. Albano  
Vice President, Consumer & Dental Markets

**Important Change to Your Health Insurance Plan**

Your current coverage has been extended through December 31, 2014 – no action needed!

New low-cost options coming in 2015!

**Questions?**

Please call  
**1-866-260-5162**