

Brief Notes

News for
Brokers and Consultants

October 6, 2016

Applies to: Individual market (on and off the Health Insurance Marketplace)

Horizon BCBSNJ Discontinuing Horizon Advantage EPO Gold and OMNIASM Platinum Plans

Horizon Blue Cross Blue Shield of New Jersey has elected to discontinue individual Horizon Advantage EPO Gold and OMNIA Platinum plans on **December 31, 2016** in accordance with N.J.A.C. 11:20-18.6.

Existing members enrolled in these plans can remain in these plans until December 31, 2016.

New applicants can enroll in a Horizon Advantage EPO Gold or an OMNIA Platinum plan if they qualify for a special enrollment period, but they will only be able to maintain the coverage until December 31, 2016.

Each affected member will receive notice of the plan discontinuance. With that notice, Horizon BCBSNJ will offer OMNIA Gold along with the monthly premium rate for 2017. To ensure there is no gap in coverage, your clients will be automatically enrolled in OMNIA Gold on January 1, 2017. However, your clients are free to review other plan options and decide which coverage is best for them. Members can make a plan selection between November 1, 2016 and March 1, 2017.

Please use the links below to view samples of the discontinuation notices that will be sent to members roughly 90 days prior to their non-renewal date. There are three variations of the discontinuation notice for each product:

- *Members enrolled in coverage off the Health Insurance Marketplace (Marketplace)*
- *Members enrolled in coverage through the Marketplace who are receiving Advance Premium Tax Credits (APTC)*
- *Members enrolled in coverage through the Marketplace who are not receiving APTC*

We will also notify your clients again at least 45 days prior to the non-renewal date of December 31, 2016.

Your clients' options

Plans available for 2017 will be displayed on **HorizonBlue.com** (for on- and off-Marketplace plans) and **HealthCare.gov** (for on-Marketplace plans) on November 1, 2016.

Unless your clients select another plan before December 15, 2016 for on-Marketplace plans or December 31, 2016 for off-Marketplace plans, they will automatically be enrolled in OMNIA Gold with an effective date of January 1, 2017.

(Continues)



For clients enrolled in coverage off the Marketplace:

- If your clients are satisfied with OMNIA Gold, there is nothing they need to do at this time.
- If your clients want to enroll in a different plan, they should enroll by December 31, 2016, although we recommend a selection by December 15, 2016, for a January 1, 2017 effective date.
- Pediatric dental coverage is required by law. If your clients:
 - *Have the pediatric dental benefit through Horizon BCBSNJ*, we will automatically renew their coverage – no action is required.
 - *Do not have pediatric dental coverage through Horizon BCBSNJ or another carrier*, your clients will automatically be enrolled in a Horizon BCBSNJ stand-alone pediatric dental (SAPD) plan. The SAPD plan monthly premium for 2017 is \$30.89 per member under age 19 years. For three or more child dependents under age 19 years, there is a maximum monthly premium of \$92.67. No premium is charged if there is no one on the policy under age 19 years.
 - *Have pediatric dental coverage with another carrier*, they must contact us by November 30, 2016 to confirm that they have pediatric dental coverage. They can:
 - Call us at **1-844-728-1691** and provide their Horizon BCBSNJ member identification number as well as the name of the carrier they have pediatric dental coverage with.
 - Email us at **Dental_Attestation@HorizonBlue.com** and provide us with their first and last name, telephone number, Horizon BCBSNJ member identification number and the name of the carrier they have pediatric dental coverage with.

For more information on the Individual products available off the Marketplace, your clients can call us at **1-844-274-0911**, Monday through Friday, between 8 a.m. and 7 p.m., Eastern Time (ET), or Saturday, between 8 a.m. and 5 p.m., ET.

For clients enrolled in coverage through the Marketplace:

- Your clients need to update their Marketplace application to reflect their modified adjusted gross income and family status for 2017 to make sure they are receiving the right amount of financial assistance. Please instruct your clients to visit **HealthCare.gov** on or after November 1, 2016 and before December 15, 2016 to update their application.
- If your clients are satisfied with OMNIA Gold as a replacement plan, they must select it on their Marketplace application. If your clients prefer a different Horizon BCBSNJ plan, they can select that plan on their Marketplace application.

For more information about the Horizon BCBSNJ products available through the Marketplace, your clients can call us at **1-844-274-0906**, Monday through Friday, between 8 a.m. and 7 p.m., Eastern Time (ET), or Saturday, between 8 a.m. and 5 p.m., ET.

Note: Your clients who are currently covered by Medicare will be terminated on December 31, 2016, as Horizon BCBSNJ is unable to automatically enroll them in a new individual plan. Federal law prohibits the sale of an individual plan that duplicates Medicare. These clients may be able to purchase a Medigap plan, a Medicare Advantage plan and/or a Medicare Part D plan.

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 representative.



Horizon Blue Cross Blue Shield of New Jersey

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

<DATE>

<Member Name>

<Address>

<City>, <State> <Zip>

Re: Important Information about Your Health Insurance Plan for 2017

Dear <Member Name >:

Identification Number: <CCID>

Horizon Blue Cross Blue Shield of New Jersey is writing to inform you that on December 31, 2016, the <existing health plan name> plan in which you are currently enrolled will no longer be available. Horizon BCBSNJ has elected to not renew this plan in accordance with N.J.A.C. 11:20-18.6.

However, Horizon BCBSNJ is committed to providing you with access to quality health care. **It is important that you read the attached notice about the OMNIASM Gold plan we have suggested for you.** Unless you select another plan, you will automatically be enrolled in this new plan to avoid a gap in coverage.

Your replacement plan — OMNIA Gold

To ensure you have continuous coverage, Horizon BCBSNJ will automatically enroll you and any covered dependents in OMNIA Gold, effective **January 1, 2017**.

Similar to your <existing health plan name> plan, with OMNIA Gold you do not need to select a Primary Care Physician (PCP) or obtain referrals to see specialists. You still have access to any doctor or specialist in our Horizon Managed Care Network and any hospital in the Horizon Hospital Network. However, doctors, specialists and hospitals are grouped into two tiers – OMNIA Tier 1 and Tier 2. **We strongly encourage you to use OMNIA Tier 1-designated doctors, specialists and hospitals to maximize your benefits and lower your out-of-pocket costs.**

Visit our *Online Doctor & Hospital Finder* at HorizonBlue.com/doctorfinder to find in-network doctors and hospitals.

Benefits of OMNIA Gold include:

- **No referrals** are needed when accessing care through the entire Horizon Managed Care Network.
- **Low copayments and no deductible** when using OMNIA Tier 1-designated doctors, hospitals and other health care professionals.
- **Pharmacy Services:** Broad prescription coverage accepted by 96 percent of New Jersey's pharmacies with several options for filling your prescriptions, including home delivery pharmacy service.
- **Free Preventive Care:** Pay nothing (no copayment or deductible) for annual health assessments and bloodwork, well-child care, annual screenings, routine vision and hearing exams, immunizations, nutritional counseling and more.
- **Emergency Care:** You're covered for emergency care in New Jersey and across the country.

(Continues)

- **Horizon CareOnlineSM**: Connect with a board-certified doctor via video, chat or phone, 24/7, without an appointment.
- **Healthy Discounts**: Through Blue365[®], you get exclusive deals at top health and wellness retailers nationwide. Save on gym memberships, weight management programs, fitness equipment and more.

If you are satisfied with the new plan we have selected for you, there is nothing you need to do at this time.

What if I want a different plan?

Horizon BCBSNJ has other plan options to meet your needs. Since your current coverage will end, you can enroll in a new plan between November 1, 2016 and March 1, 2017. **If you want coverage that starts on January 1, 2017, the deadline to enroll is December 31, 2016, although we encourage you to make a selection by December 15, 2016.**

Pediatric dental coverage is required by law

- If you already have the pediatric dental benefit through Horizon BCBSNJ, we will automatically renew your coverage – no action is required. Please note that you will receive a separate Stand-Alone Pediatric Dental (SAPD) renewal notice.
- If you do not have pediatric dental coverage through Horizon BCBSNJ or another carrier, you will automatically be enrolled in a Horizon BCBSNJ SAPD Plan. The SAPD plan monthly premium for 2017 is \$30.89 per member under age 19 years. For three or more child dependents under age 19 years, there is a maximum monthly premium of \$92.67. No premium is charged if there is no one on the policy under age 19 years.
- If you have pediatric dental coverage with another carrier, you must contact us by November 30, 2016 to confirm that you have pediatric dental coverage. You can:
 - Call us at **1-844-728-1691** and provide your Horizon BCBSNJ member identification number as well as the name of the carrier you have pediatric dental coverage with.
 - Email us at **Dental_Attestation@HorizonBlue.com** and provide us with your first and last name, telephone number, Horizon BCBSNJ member identification number and the name of the carrier you have pediatric dental coverage with.

Have questions or want to discuss other plans?

- Contact your broker, if you use one.
- Call Horizon BCBSNJ at **1-844-274-0911**, Monday through Friday, between 8 a.m. and 7 p.m., Eastern Time (ET), or Saturday, between 8 a.m. and 5 p.m., ET.
- Visit our retail centers or attend a Horizon BCBSNJ member event. View a schedule of events at **HorizonBlue.com/events**.
- Visit **HorizonBlue.com** to browse our other plan options.

Sincerely,



Michael J. Considine

Vice President, Consumer and Small Group Markets

Enclosures



Important: Horizon Blue Cross Blue Shield of New Jersey isn't offering your current health coverage next year in your area. Unless you take action by December 31, 2016, you will be automatically enrolled in a new plan. Read this letter to learn more and to review your options.

<current date>

Dear <Member First name>:

Every year, insurance companies can make changes to the plans and coverage options they offer. **Horizon Blue Cross Blue Shield of New Jersey won't offer the coverage you currently have in 2016 again in your area in 2017. We have suggested a new plan for you, but you can review your options and decide what to do.** The last day of your current coverage is December 31, 2016.

Your suggested new plan

Even though your current coverage isn't being offered in your area next year, we have found another plan you may like. **You will automatically be enrolled in OMNIASM Gold to make sure there isn't a gap in your coverage. You can enroll in a different plan anytime between November 1, 2016 and March 1, 2017. If you want coverage to start January 1, make sure you enroll by December 31, 2016.**

Please review your new premium and benefits below to see if this plan meets your needs. If it doesn't, keep reading to learn about your other options.

- Premium – Your new premium starts in January. Your monthly premium will be \$<Dollar amount>.
- Plan Changes – Key highlights of the new plan include:
 - ✓ <insert details>
 - ✓ <insert details>
 - ✓ <insert details>
- You can review more details about this plan at **HorizonBlue.com** and in your Summary of Benefits and Coverage.

So what are my options if...

- **I like the suggested plan?**
 - YOU DON'T HAVE TO DO ANYTHING. You'll automatically be enrolled and just have to pay the monthly premium.

(Continues)

OMNIASM is a service mark of Horizon Blue Cross Blue Shield of New Jersey.

- **I don't like the suggested plan?**

- YOU HAVE THREE WAYS TO LOOK INTO OTHER PLANS AND ENROLL:

1. Visit **HealthCare.gov** and look at other Marketplace plans.
2. Visit **HealthCare.gov** and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
3. Look at other plans outside the Marketplace at **http://www.state.nj.us/dobi/division_insurance/ihcseh/shop_ihc.htm**.

Just keep in mind that if you qualify for financial assistance to lower your monthly premiums or lower your out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.

- **I can't afford a Marketplace plan?**

- YOU CAN CONTACT the Marketplace AND APPLY FOR A HARDSHIP EXEMPTION. This exemption will allow you to buy a catastrophic plan that usually has lower monthly premiums and will mainly protect you from very high medical costs.

When do I need to make a decision?

The 2017 Open Enrollment period is from November 1, 2016 through January 31, 2017. But since your coverage is ending, you qualify to enroll in a new plan from November 1, 2016 to March 1, 2017. **If you want a plan other than the suggested plan, enroll in the new plan by December 31, 2016 to make sure there isn't a gap in your coverage.**

Questions?

- Call Horizon BCBSNJ at **1-844-274-0911**, or visit **HorizonBlue.com**. You can also work with a licensed insurance agent or broker.
- Visit **HealthCare.gov**, or call **1-800-318-2596** (TTY: **1-855-889-4325**) to learn more about the Marketplace and to see if you qualify for lower costs.
- Visit **LocalHelp.HealthCare.gov** to find personal help in your area.

This notice is also available in alternative formats upon request and at no cost to persons with disabilities.



Horizon Blue Cross Blue Shield of New Jersey

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

<DATE>

<Member Name>

<Address>

<City>, <State> <Zip>

Re: Important Information about Your Health Insurance Plan for 2017

Dear <MEMBER FIRST NAME>:

Identification Number: <CCID>

Horizon Blue Cross Blue Shield of New Jersey is writing to inform you that on December 31, 2016, the <existing health plan name> plan in which you are currently enrolled will no longer be available. Horizon BCBSNJ has elected to not renew this plan in accordance with N.J.A.C. 11:20-18.6.

However, Horizon BCBSNJ is committed to providing you with access to quality health care. **It is important that you read the attached notice about the OMNIASM Gold plan we have suggested for you.** Unless you select another plan before December 15, 2016, you will automatically be enrolled in this new plan to avoid a gap in coverage.

Your replacement plan — OMNIA Gold

To ensure you have continuous coverage, Horizon BCBSNJ will automatically enroll you and any covered dependents in OMNIA Gold, effective **January 1, 2017**.

Similar to your <existing health plan name> plan, with OMNIA Gold you do not need to select a Primary Care Physician (PCP) or obtain referrals to see specialists. You still have access to any doctor or specialist in our Horizon Managed Care Network and any hospital in the Horizon Hospital Network. However, doctors, specialists and hospitals are grouped into two tiers – OMNIA Tier 1 and Tier 2. **We strongly encourage you to use OMNIA Tier 1-designated doctors, specialists and hospitals to maximize your benefits and lower your out-of-pocket costs.**

Visit our *Online Doctor & Hospital Finder* at HorizonBlue.com/doctorfinder to find in-network doctors and hospitals.

Benefits of OMNIA Gold include:

- **No referrals** are needed when accessing care through the entire Horizon Managed Care Network.
- **Low copayments and no deductible** when using OMNIA Tier 1-designated doctors, hospitals and other health care professionals.
- **Pharmacy Services:** Broad prescription coverage accepted by 96 percent of New Jersey's pharmacies with several options for filling your prescriptions, including home delivery pharmacy service.
- **Free Preventive Care:** Pay nothing (no copayment or deductible) for annual health assessments and bloodwork, well-child care, annual screenings, routine vision and hearing exams, immunizations, nutritional counseling and more.
- **Emergency Care:** You're covered for emergency care in New Jersey and across the country.

- **Horizon CareOnlineSM**: Connect with a board-certified doctor via video, chat or phone, 24/7, without an appointment.
- **Healthy Discounts**: Through Blue365[®], you get exclusive deals at top health and wellness retailers nationwide. Save on gym memberships, weight management programs, fitness equipment and more.

What you need to do

Unless you select another plan before December 15, 2016, you will automatically be enrolled in OMNIA Gold for January 1, 2017, to avoid a gap in coverage.

- Horizon BCBSNJ has other plan options to meet your needs. Available plans for 2017 will be displayed on **HealthCare.gov** and **HorizonBlue.com** beginning November 1, 2016.
- **You need to update your Marketplace application to make sure you are receiving the right amount of financial assistance.** Please visit **HealthCare.gov** on or after November 1, 2016 but before December 15, 2016 to update your application.
 - If you are satisfied with the plan we have suggested for you, select it on your Marketplace application.
 - If you prefer a different Horizon BCBSNJ plan, select that plan on your Marketplace application.

You can also call Horizon BCBSNJ at **1-844-274-0906** and a licensed representative will help you update your Marketplace application or discuss new plan options.

- Since your current coverage will end, you can enroll between November 1, 2016 and March 1, 2017. **However, if you want coverage to begin on January 1, 2017, the deadline to enroll is December 15, 2016.**

Have questions or want to discuss other plan options?

- Contact your broker, if you use one.
- Call Horizon BCBSNJ at **1-844-274-0906**, Monday through Friday, between 8 a.m. and 7 p.m., Eastern Time (ET), or Saturday, between 8 a.m. and 5 p.m., ET.
- Visit our retail centers or attend a Horizon BCBSNJ member event. View a schedule of events at **HorizonBlue.com/events**.
- Visit **HorizonBlue.com** to browse our other plan options.

Sincerely,



Michael J. Considine
Vice President
Consumer and Small Group Markets

Enclosures



Horizon Blue Cross Blue Shield of New Jersey

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

Important: Horizon Blue Cross Blue Shield of New Jersey isn't offering your current health coverage next year in your area. Unless you take action by December 15, 2016, you will be automatically enrolled in a new plan. Read this letter to learn more and to review your options.

<Current Date>

Dear <First Name>:

Every year, insurance companies can make changes to the plans and coverage options they offer. **Horizon Blue Cross Blue Shield of New Jersey won't offer the coverage you currently have in 2016 again in your area in 2017. We have suggested a new plan for you, but you can review your options and decide what to do.** The last day of your current coverage is December 31, 2016. **You should also update your Marketplace application to make sure you are getting the right amount of financial assistance.**

Your suggested new plan

Even though your current coverage isn't being offered next year in your area, we have found another plan you may like. **You will automatically be enrolled in OMNIA Gold to make sure there isn't a gap in your coverage. You can enroll in a different plan any time between November 1, 2016 and March 1, 2017. If you want coverage to start January 1, make sure you enroll by December 15, 2016.**

Please review your new premium and benefits below to see if this plan meets your needs. If it doesn't, keep reading to learn about your other options.

- Premium – Your new premium starts in January. Your estimated monthly premium will be \$<Premium with APTC reduced>. This amount assumes you get the same advance payments of the premium tax credit you received for 2016, which would lower your monthly premium from \$<Total Premium>. Your actual advance premium tax credit for 2017 will be reflected in your bill for January 2017 coverage.
- Plan Changes – Key highlights of the new plan include:
 - ✓ <insert details>
 - ✓ <insert details>
 - ✓ <insert details>
- You can review more details about this plan at **HorizonBlue.com** and in your Summary of Benefits and Coverage.

Update your Marketplace application by December 15, 2016

In 2016 you saved \$<\$Monthly APTC> on your monthly premium because of advance payments of the premium tax credit. However, you might be able to get more savings or better plan for your budget next year. Visit **HealthCare.gov** during Open Enrollment to see if you qualify.

Estimated Monthly Savings in 2016	Your Potential Savings in 2017
\$<Monthly APTC>	Visit HealthCare.gov

It's important to review your Marketplace application to make sure the information is still current and correct. The Marketplace uses this information to determine the amount of any advance credit payments and lower copayments, coinsurance, and deductibles you may be eligible for.

When it's time to file your federal income tax return, you will compare the amount of advance credit payments you get for the year with the amount you're due based on the income you report on your tax return. You may have to pay back some or all of your advance credit payments if your income is higher than what you told the Marketplace in your application.

To help make sure you're getting all the financial assistance you deserve and don't owe back money, contact the Marketplace by December 15, 2016 to update your application and enroll.

So what are my options if...

- **I like the suggested plan, and there are no changes to my Marketplace application information?**
 - YOU DON'T HAVE TO DO ANYTHING. You'll automatically be enrolled and just have to pay the monthly premium
- **I like the suggested plan, and there are changes to my Marketplace application information?**
 - YOU HAVE TO GO BACK TO THE MARKETPLACE TO UPDATE YOUR INFORMATION AND TELL US YOU WANT TO RE-ENROLL IN **<NEW PLAN NAME>**
- **I don't like the suggested plan?**
 - YOU HAVE THREE WAYS TO LOOK INTO OTHER PLANS AND ENROLL:
 1. Visit **HealthCare.gov** and look at other Marketplace plans.
 2. Visit **HealthCare.gov** and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
 3. Look at other plans outside the Marketplace at http://www.state.nj.us/dobi/division_insurance/ihcseh/shop_ihc.htm.

Just keep in mind that if you qualify for financial assistance to lower your monthly premiums or out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.
- **I can't afford a Marketplace plan?**
 - YOU CAN CONTACT THE MARKETPLACE AND APPLY FOR A HARDSHIP EXEMPTION. This exemption will allow you to buy a catastrophic plan that usually has lower monthly premiums and will mainly protect you from very high medical costs.

When do I need to make a decision?

The 2017 Open Enrollment period is from **November 1, 2016 through January 31, 2017**. But since your coverage is ending, you qualify to enroll in a new plan from **November 1, 2016 and March 1, 2017**. **If you want a plan other than the suggested plan, enroll in the new plan by December 15, 2016 to make sure there isn't a gap in your coverage.**

Questions?

- Call Horizon BCBSNJ at **1-844-274-0906**, or visit **HorizonBlue.com**. You can also work with a licensed insurance agent or broker.
- Visit **HealthCare.gov**, or call **1-800-318-2596** (TTY: **1-855-889-4325**) to learn more about the Marketplace and to see if you qualify for lower costs.
- Visit **LocalHelp.HealthCare.gov** to find personal help in your area.

This notice is also available in alternative formats upon request and at no cost to persons with disabilities.

sample notice
90-day notice
On-Marketplace
with APTC



Horizon Blue Cross Blue Shield of New Jersey

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

<DATE>

<Member Name>

<Address>

<City>, <State> <Zip>

Re: Important Information about Your Health Insurance Plan for 2017

Dear <MEMBER FIRST NAME>:

Identification Number: <CCID>

Horizon Blue Cross Blue Shield of New Jersey is writing to inform you that on December 31, 2016, the <existing health plan name> plan in which you are currently enrolled will no longer be available. Horizon BCBSNJ has elected to not renew this plan in accordance with N.J.A.C. 11:20-18.6.

However, Horizon BCBSNJ is committed to providing you with access to quality health care. **It is important that you read the attached notice about the OMNIASM Gold plan we have suggested for you.** Unless you select another plan before December 15, 2016, you will automatically be enrolled in this new plan to avoid a gap in coverage.

Your replacement plan — OMNIA Gold

To ensure you have continuous coverage, Horizon BCBSNJ will automatically enroll you and any covered dependents in OMNIA Gold, effective **January 1, 2017**.

Similar to your <existing health plan name> plan, with OMNIA Gold you do not need to select a Primary Care Physician (PCP) or obtain referrals to see specialists. You still have access to any doctor or specialist in our Horizon Managed Care Network and any hospital in the Horizon Hospital Network. However, doctors, specialists and hospitals are grouped into two tiers – OMNIA Tier 1 and Tier 2. **We strongly encourage you to use OMNIA Tier 1-designated doctors, specialists and hospitals to maximize your benefits and lower your out-of-pocket costs.**

Visit our *Online Doctor & Hospital Finder* at HorizonBlue.com/doctorfinder to find in-network doctors and hospitals.

Benefits of OMNIA Gold include:

- **No referrals** are needed when accessing care through the entire Horizon Managed Care Network.
- **Low copayments and no deductible** when using OMNIA Tier 1-designated doctors, hospitals and other health care professionals.
- **Pharmacy Services:** Broad prescription coverage accepted by 96 percent of New Jersey's pharmacies with several options for filling your prescriptions, including home delivery pharmacy service.
- **Free Preventive Care:** Pay nothing (no copayment or deductible) for annual health assessments and bloodwork, well-child care, annual screenings, routine vision and hearing exams, immunizations, nutritional counseling and more.
- **Emergency Care:** You're covered for emergency care in New Jersey and across the country.

- **Horizon CareOnlineSM**: Connect with a board-certified doctor via video, chat or phone, 24/7, without an appointment.
- **Healthy Discounts**: Through Blue365[®], you get exclusive deals at top health and wellness retailers nationwide. Save on gym memberships, weight management programs, fitness equipment and more.

What you need to do

Unless you select another plan before December 15, 2016, you will automatically be enrolled in OMNIA Gold for January 1, 2017, to avoid a gap in coverage.

- Horizon BCBSNJ has other plan options to meet your needs. Available plans for 2017 will be displayed on **HealthCare.gov** and **HorizonBlue.com** beginning November 1, 2016.
- **Update your Marketplace application to see if you are eligible to receive financial assistance in 2017.** Please visit **HealthCare.gov** on or after November 1, 2016 but before December 15, 2016 to update your application.
 - If you are satisfied with the plan we have suggested for you, select it on your Marketplace application.
 - If you prefer a different Horizon BCBSNJ plan, select that plan on your Marketplace application.

You can also call Horizon BCBSNJ at **1-844-274-0906** and a licensed representative will help you update your Marketplace application or discuss new plan options.

- Since your current coverage will end, you can enroll between November 1, 2016 and March 1, 2017. **However, if you want coverage to begin on January 1, 2017, the deadline to enroll is December 15, 2016.**

Have questions or want to discuss other plans?

- Contact your broker, if you use one.
- Call Horizon BCBSNJ at **1-844-274-0906**, Monday through Friday, between 8 a.m. and 7 p.m., Eastern Time (ET), or Saturday, between 8 a.m. and 5 p.m., ET.
- Visit our retail centers or attend a Horizon BCBSNJ member event. View a schedule of events at **HorizonBlue.com/events**.
- Visit **HorizonBlue.com** to browse our other plan options.

Sincerely,



Michael J. Considine
Vice President
Consumer and Small Group Markets

Enclosures



Important: Horizon Blue Cross Blue Shield of New Jersey isn't offering your current health coverage next year in your area. Unless you take action by December 15, 2016, you will be automatically enrolled in a new plan. Read this letter to learn more and to review your options.

<Current Date>

Dear <First Name of Subscriber>:

Every year, insurance companies can make changes to the plans and coverage options they offer. **Horizon Blue Cross Blue Shield of New Jersey won't offer the coverage you currently have in 2016 again in your area in 2017. We have suggested a new plan for you, but you can review your options and decide what to do.** The last day of your current coverage is December 31, 2016. **You should also update your Marketplace application to make sure you are getting the right amount of financial assistance.**

Your suggested new plan

Even though your current coverage isn't being offered next year in your area, we have found another plan you may like. **You will automatically be enrolled in the OMNIASM Gold plan to make sure there isn't a gap in your coverage. You can enroll in a different plan anytime between November 1, 2016 and March 1, 2017. If you want coverage to start January 1, make sure you enroll by December 15, 2016.**

Please review your new premium and benefits below to see if this plan meets your needs. If it doesn't, keep reading to learn about your other options.

- Premium – Your new premium starts in January. Your monthly premium will be \$<Dollar amount>.
- **Plan Changes – Key highlights of the new plan include:**
 - ✓ <insert details>
 - ✓ <insert details>
 - ✓ <insert details>
- You can review more details about this plan at **HorizonBlue.com** and in your Summary of Benefits and Coverage.

Update your Marketplace application by December 15, 2016

It's important to review your Marketplace application to make sure the information is still current and correct. The Marketplace uses this information to determine the amount of any advance credit payments and lower copayments, coinsurance, and deductibles you may be eligible for.

When it's time to file your federal income tax return, you will compare the amount of advance credit payments you get for the year with the amount you're due based on the income you report on your tax return. You may have to pay back some or all of your advance credit payments if your income is higher than what you told the Marketplace in your application.

To help make sure you're getting all the financial assistance you deserve and don't owe back money, contact the Marketplace by December 15, 2016 to update your application and enroll.

(Continues)

If you didn't receive advance payments of the premium tax credit in 2016

Tax credits and other cost savings are available to most people who have a Marketplace plan. Even if you didn't get these savings last year, it's worth checking to see if you qualify this year.

So what are my options if...

- **I like the suggested plan, and there are no changes to my Marketplace application information?**
 - YOU DON'T HAVE TO DO ANYTHING. You'll automatically be enrolled and just have to pay the monthly premium

- **I like the suggested plan, and there are changes to my Marketplace application information?**
 - YOU HAVE TO GO BACK TO THE MARKETPLACE TO UPDATE YOUR INFORMATION AND TELL US YOU WANT TO RE-ENROLL IN **<NEW PLAN NAME>**

- **I don't like the suggested plan?**
 - YOU HAVE THREE WAYS TO LOOK INTO OTHER PLANS AND ENROLL:
 1. Visit **HealthCare.gov** and look at other Marketplace plans.
 2. Visit **HealthCare.gov** and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
 3. Look at other plans outside the Marketplace at http://www.state.nj.us/dobi/division_insurance/ihcseh/shop_ihc.htm.

Just keep in mind that if you qualify for financial assistance to lower your monthly premiums or out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.

- **I can't afford a Marketplace plan?**
 - YOU CAN CONTACT THE MARKETPLACE AND APPLY FOR A HARDSHIP EXEMPTION. This exemption will allow you to buy a catastrophic plan that usually has lower monthly premiums and will mainly protect you from very high medical costs.

When do I need to make a decision?

The 2017 Open Enrollment period is from **November 1, 2016 through January 31, 2017**. But since your coverage is ending, you qualify to enroll in a new plan from **November 1, 2016 and March 1, 2017**. **If you want a plan other than the suggested plan, enroll in the new plan by December 15, 2016 to make sure there isn't a gap in your coverage.**

Questions?

- Call Horizon BCBSNJ at **1-844-274-0906**, or visit **HorizonBlue.com**. You can also work with a licensed insurance agent or broker.

- Visit **HealthCare.gov**, or call **1-800-318-2596** (TTY: **1-855-889-4325**) to learn more about the Marketplace and to see if you qualify for lower costs.

- Visit **LocalHelp.HealthCare.gov** to find personal help in your area.

This notice is also available in alternative formats upon request and at no cost to persons with disabilities.