

# Brief Notes

## NEWS FOR BROKERS & CONSULTANTS

**Applies to:** All Markets, excluding Medicare

### **Form 1095-B Still Required by ACA to Report 2019 Coverage**

Horizon Blue Cross Blue Shield of New Jersey is mailing Form 1095-B to members who bought coverage directly from Horizon BCBSNJ (and not through the Exchange [the federal Marketplace at **Healthcare.gov**]), and to members who have Horizon BCBSNJ coverage through an employer-sponsored fully insured health plan. In addition to receiving the form through the mail, these members can sign in to **HorizonBlue.com** to view their form.

Form 1095-B is informational and is issued to help our members comply with their responsibilities under the Affordable Care Act (ACA). The form doesn't have to be attached to federal or state income tax returns.

Form 1095-B includes the following information for members and their covered dependents:

- Name(s)
- Last four digits of each member's Social Security Number (SSN)
- Date(s) of birth (if SSN is not available)
- Months of fully insured health insurance coverage with Horizon BCBSNJ from January 1, 2019 through December 31, 2019

Horizon BCBSNJ will report to the IRS the months that the fully insured member and their covered dependents had qualifying health coverage through Horizon BCBSNJ.

If a member had coverage through a different employer or insurer, the member will receive a form from that employer or insurer.

If a member bought their coverage through the Exchange, the member will receive Form 1095-A from the Centers for Medicare & Medicaid Services (CMS).

### **Reporting obligations for self-insured groups**

The ACA requires self-insured group health plans to be responsible for certain reporting obligations, including reporting the months of qualifying health insurance.

### **New Jersey Individual Mandate**

Under state law, residents of New Jersey must have purchased health insurance beginning **January 1, 2019**, or pay a penalty to the state. New Jersey enacted this mandate because Congress repealed the penalties of the ACA's individual mandate, effective **December 31, 2018**. This action ended the federal requirement that all individuals have health insurance.

New Jersey's mandate, which mirrors the federal requirement, includes an annual penalty of 2.5 percent of a household's income or a per-person charge — whichever is higher. The maximum penalty based on a per-person charge will be \$2,085 for the 2019 tax year.

A hardship exception for individuals who cannot afford coverage will be determined by the State treasurer. We are currently waiting for guidance regarding what form of reporting, if any, will be required of Horizon BCBSNJ.

This information should not be construed as tax or legal advice. Questions your clients or their employees may have about their specific circumstances should be referred to their tax or legal professional.

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

[View Sample Member Letter](#)

---

Horizon Blue Cross Blue Shield of New Jersey will never send you an email asking you to click on a link to validate User ID(s), password(s) or PIN(s), Social Security Number(s), card or account number(s), cardholder verification value(s) (CVV2), or user-defined challenge information (e.g., mother's maiden name, place of birth, etc.). If such a message is received, please immediately forward it to Abuse@HorizonBlue.com.

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross and Blue Shield Association. 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.

© 2020 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105.

If you prefer not to receive emails like this one from Horizon Blue Cross Blue Shield of New Jersey in the future, [please click here to unsubscribe](#).

This email was sent from an unmonitored mailbox. If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.

EC005383

[View in browser](#).