

Brief Notes

News for
Brokers and Consultants

Date: November 16, 2016

Applies to: All Markets (Fully Insured)

The Affordable Care Act's Insurance Coverage Reporting Requirement for Collecting Members' Social Security Numbers

The Affordable Care Act (ACA) requires Horizon Blue Cross Blue Shield of New Jersey to provide information about its members' Horizon BCBSNJ health insurance coverage to the Internal Revenue Service (IRS) using the member's Social Security Number (SSN) and the SSNs of any individuals covered under their policy.

For our fully insured members, Horizon BCBSNJ will collect and submit this information to the IRS as proof that they had minimum essential health insurance coverage in 2016. For 2016 coverage information, Horizon BCBSNJ is required to send the 1095-B Form to the member by **January 31, 2017** and electronically to the IRS by **March 31, 2017**.

If Horizon BCBSNJ is unable to accurately provide this information to the IRS because members have not submitted accurate information, the member may be subject to a financial penalty from the IRS.

Horizon BCBSNJ will report the required information to the IRS for our fully insured groups only.

Solicitation and collection of SSNs

Horizon BCBSNJ has once again contracted with Thomson Reuters for the collection of our fully insured members' incomplete or missing SSNs. Horizon BCBSNJ has identified which members have missing or incomplete SSNs for themselves or their covered dependents. On or about **November 15, 2016**, approximately 20,000 fully insured members will receive a letter from Horizon BCBSNJ with instructions on how to update their information. Impacted members can sign in to our secure Member Online Services at **HorizonBlue.com/1095** to update their information. Members will be redirected to a third-party website once signed in. Or, members can complete and return the paper form that is enclosed with the letter. *A sample of the letter is attached.*

(Continues)



Horizon BCBSNJ will not solicit for SSNs over the phone or through email.

Members who do not have missing information in our files will not receive a letter requesting his/her SSN.

Your clients' employees information is secure and will be kept confidential. Third parties who conduct business on behalf of Horizon BCBSNJ are obligated to follow the same HIPAA security and privacy laws, and are obligated to safeguard our members' information.¹

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

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

¹ Privacy is important to us. We are committed to keeping our members' personal information (PI) private. For detailed information on how we protect and safeguard, as well as use and disclose PI, please visit HorizonBlue.com/privacy-policy.



Horizon Blue Cross Blue Shield of New Jersey

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

Date

Audience: Fully insured members

<Member Name>
<Street Address>
<City, State Zip Code>

Re: IRS-required Request for Social Security Numbers (SSNs)

Dear <Member Name>:

Under the Affordable Care Act (ACA), most Americans are required to have minimum essential health insurance coverage. Horizon Blue Cross Blue Shield of New Jersey is required under the ACA to provide information about your Horizon BCBSNJ health insurance coverage to the Internal Revenue Service (IRS) using your Social Security Number (SSN) and the SSNs of any individuals covered under your policy.

Horizon BCBSNJ will collect and submit this information to the IRS as proof that you had minimum essential health insurance coverage. The collected information will be reported to the IRS on Form 1095-B. If Horizon BCBSNJ is unable to accurately provide this information to the IRS because you have not submitted accurate information, you may be subject to a financial penalty from the IRS when you file your taxes.

Our records show that we do not have SSNs for one or more individuals covered under your policy.

What You Need To Do

Please review and update the information on the enclosed form. **Return the updated information by December 10, 2016** to us via:

Mail: Complete the enclosed form and return it in the envelope provided.

Online: Go to **HorizonBlue.com/1095**. Then sign in to Member Online Services and follow the on-screen instructions.

You will be redirected to a third-party website that Horizon BCBSNJ has contracted with for the collection of SSNs. Your information is secure and will be kept confidential. Third parties who conduct business on behalf of Horizon BCBSNJ are obligated to follow the same HIPAA security and privacy laws, and are obligated to safeguard our members' information.¹

If you are not registered for Member Online Services, please visit **HorizonBlue.com** and click *Register*.

If you have any questions about this letter or the information requested, please call Member Services at the number on the back of your member ID card.

Member Service Representatives will not collect your SSN over the phone. Horizon BCBSNJ will never ask you to submit your SSN over the phone or through email. If you receive a request to submit your SSN over the phone or through email, please report this to **Abuse@HorizonBlue.com**.

For more information about this requirement, visit **irs.gov/Affordable-Care-Act/Individuals-and-Families/Your-Health-Insurance-Company-May-Ask-for-Your-Social-Security-Number** or visit **HorizonBlue.com/faqs**.

Sincerely,

William Wolfe
Director, Billing, Enrollment and Account Installation

Enclosure

¹Your privacy is important to us. We are committed to keeping your personal information (PI) private. For detailed information on how we protect and safeguard, as well as use and disclose your PI, please visit **HorizonBlue.com/privacy-policy**.