

A look at the week's most recent employee benefits & announcements

## IN THE NEWS THIS WEEK

August 5th, 2015

### AmeriHealth NJ Offers a Transition Period for 51-100 Customers

AmeriHealth has made available some strategies to help our customers maintain their large group coverage for as long as possible. If customers are interested in the opportunity to extend their large group coverage, they may need to take action now.

#### 2015 Early Renew Option

As a result of the 2016 transitional relief only remaining available until October 2016, AmeriHealth New Jersey will offer some large groups the opportunity to request an early October 1, 2015 renewal. This will delay the customer's mandatory transition into a small group metallic plan until October 1, 2017.

To be eligible for this early renewal option groups must:

- have an anniversary date between November 2015 and March 2016
- have 51-100 eligible employees (AHNJ Large Group Certification required)
- request an early October 1, 2015 renewal quote by August 15, 2015
- respond to the October 1, 2015 renewal quote by September 15, 2015

#### 2016 Transitional Relief

Upon renewal beginning January 2016, through October 2016, AmeriHealth New Jersey customers with 51-100 eligible employees have the opportunity to delay their transition to a metallic plan by remaining in their existing product type. Customers choosing transitional relief will have the opportunity during their January through October 2016 renewal to make changes within their product type, defined as: HMO, POS, IC POS, EPO, or PPO. Customers may also make cost-share changes as long as they stay within the same product type.

## Upcoming Events

### MIG Upcoming September CE Class

Join us for our upcoming September class!

Highlights include:

- Small Group Definition and Eligibility
- Small Employer Open Enrollment Period (aka participation holiday)
- Employee Choice Model on SHOP
- SHOP Eligibility and Participation

This class will be taught by Stephanie Colonna-Romano and take place at Forsgate Country Club.

**Thursday,  
September 24th**  
9 AM- 12 PM  
8:30 AM Registration

[Please click here to register](#)

For more information, please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)

If you have any questions, or have a group that would like to request an October 1, 2015 quote, please contact Michelle Sheppard.

## CARRIER UPDATES

### Cigna ~ Second 40% Excise Tax ("Cadillac Tax") Notice Issued

On July 30, the Department of the Treasury and the Internal Revenue Service (IRS) issued a second notice regarding the 40% Excise Tax a.k.a. the Cadillac Tax. The notice provides information on possible approaches that are being considered for administering the Cadillac Tax and continues the process of gathering input that will be used to develop regulations.

[Please click here to read more](#)

### IRS ~ Overview of the Employer Shared Responsibility Provisions

The Affordable Care Act contains specific responsibilities for employers. The size and structure of your workforce - small, large, or part of a group - helps determine what applies to you. Employers with 50 or more fulltime equivalent employees will need to file an [annual information return](#) reporting whether and what health insurance they offered employees. In addition, they are subject to the [Employer Shared Responsibility provisions](#). All employers that are applicable large employers are subject to the Employer Shared Responsibility provisions, including federal, state, local, and Indian tribal government employers.

[Please click here to read more](#)

### IRS ~ Find Out if Your Health Coverage is Qualifying Coverage under the Health Care Law

The [Affordable Care Act](#) requires you and each member of your family to have qualifying health care coverage, qualify for an exemption from the responsibility to have minimum essential coverage, or make an individual shared responsibility payment when you file your federal income tax return. For purposes of ACA, qualifying health care coverage is also known as minimum essential coverage.

[Please click here to read more](#)

### AmeriHealth ~ Broker Brief

AmeriHealth has taken the most important news from the past month and condensed it into one very informative broker brief. This issue will highlight issues like, enhancements to the SEH renewal re-certification process, the Quarter 3 rate reduction, as well as the reminder for the upcoming broker seminar.

[Please click here to read more.](#)

# CMS

## FFM Registration & Training

Guidance on Plan Year 2016 Federally-facilitated Marketplace (FFM) Registration and Training for Agents and Brokers

Webinars are being held throughout August and September.

Registration Link - Click [Here](#)

If you have questions regarding logistics and registration contact [registrar@REGTAP.info](mailto:registrar@REGTAP.info)

## CMS National Training Program

Registration for the 2015 CMS National Training Program (NTP) Workshops in New York and New Jersey is now open.

You'll receive more information via email as it becomes available, including directions to register and hotel information.

Below are the tentative locations/dates for the Workshops. You're invited to attend in the location of your choice.

To Register for the New Jersey training click [here](#)

To Register for the New York training click [here](#)

## **CMS Approved Vendor for Federal Marketplace Broker Training**

- Comprehensive training on exchanges
- Meets CMS reporting verification requirements
- CE credits filed in 50 states
- Superior helpdesk services
- Ease of use through NAHU's Online Learning Institute
- 2016 open enrollment runs November 1, 2015, to January 31, 2016

NAHU is one of the three vendors, and the only broker association, chosen to provide the CMS approved Federally Facilitated Marketplace (FFM) agent/broker training.

[Please click here to read more.](#)

## **MARTIN UP-TO-THE-MINUTE**

We have summarized the top announcements from the carriers and Martin to keep you up-to-the minute with the news and happenings in the industry! Check out what's happening below

[Broker Education WebEx Series](#)

[Horizon BCBS of NJ Options for Midsize Groups with Fewer than 101 Eligible Employees](#)

[51 - 99 NJ Transitional Relief for Fully Insured Groups](#)

[CLI Cancer and Heart Attack or Stroke Plans Now Available](#)

## **IMPORTANT DEADLINES AND REMINDERS**

### **New Business and Conversion Deadlines**

Stay up to date and prepared with all the upcoming conversion and new business deadlines with the major SEH carriers in NJ.

[Click Here.](#)

### **2015 Marketplace Registration Links**

Don't forget to get set up with the carriers and MIG to sell through the Marketplace for 2015. See below for more details!

[2015 AmeriHealth IHC Portal Registration Link](#)

[2015 Horizon BCBS of NJ Marketplace Registration Link](#)

[2015 UHC/Oxford Marketplace Registration](#)

[Health Republic of NJ Licensing](#)



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## **Any Questions or Feedback?**

Please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)

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