

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

IN THE NEWS THIS WEEK

Week of July 18th

MARTIN SPEAKS

Employee Subsidy Determinations and How to Respond

Starting in the late spring/summer time, the FFM will be sending out marketplace appeals to employers if one of their employees receives a subsidy on the exchange and the employee provides the employer's contact information. We have seen an uptick of these being sent out from CMS starting around June 30th.

The purpose of this notification is to allow an employer to respond and provide information if the employer's offer of coverage meets the ACA requirements in terms of affordability and the minimum value threshold. This appeal process will allow the employer to provide information on the quality of their plan offering that will affect the employee's subsidy eligibility.

This is also good time to reinforce the behavior of employers distributing the Notice to Employees of Coverage Options upon hire to make sure they are clear if their employer sponsored plan meets the ACA requirements, and thus precludes them from subsidy eligibility.

It is better for all involved if an employee does not receive a subsidy they are not entitled to, and can then avoid the painful repayment process next Spring.

Below are some FAQs and further details from CMS as well as a copy of the form the employer will use to respond to the notification.

[Appeal Request Form](#)

[Notice of Coverage Options with Plans](#)

[Notice of Coverage Options without Plans](#)

You can also view more information on our blog article at Martin Speaks by [clicking here](#)

CARRIER UPDATES

Horizon BCBSNJ Invested \$8.1 Million in Healthier Communities

Details on all the ways that Horizon Blue Cross Blue Shield of New Jersey is making a positive difference in the lives of millions of state

Upcoming Events

NJ MEWA Law CE class - Presented by Steve Honig

Please join us for an exciting new class in our new Cranbury office, NJ MEWA Law!

The 2 hour CE class, presented by Steve Honig of O.C.A. Benefits, will go over what a MEWA is, how it is different than conventional insurance, and how a MEWA minimizes financial risk.

We will also have Qualcare available to do a review of their products and for any questions.

Space is Limited!

August 18th at 9 AM
259 Prospect Plains
Road
Building F, Suite 110
Cranbury, NJ 08512

[Register Here](#)

For more information, please contact

residents can be found in the just-released 2015 Corporate Social Responsibility Report.

jessmartin@martinins.com

"As a New Jersey-based company for 84 years, Horizon continually strives to be a responsible corporate citizen that enriches the lives and health of the state's residents," said Robert A. Marino, Chairman & CEO of Horizon BCBSNJ. "I am proud of what we have been able to accomplish through our charitable efforts, and applaud our 5,000 employees for consistently demonstrating their passion for giving back to the communities where they live and work."

[Read More](#)

Additional Quoting Requirement Begins Sept. 1

On or after Sept. 1, 2016, UHC/Oxford will be requiring additional information on the census in order to quote new business with 51350 eligible employees (non-adjusted community rated) nationally. Previously, this requirement affected eight states; however the requirement has been adjusted to now impact all UnitedHealthcare markets.

[Read More](#)

Agents/Brokers - Healthcare.gov Cost Sharing Data Brief

CMS released a new data brief showing that the median individual deductible for HealthCare.gov Marketplace policies (after taking into account cost-sharing reductions) in 2016 is \$850, down from \$900 in 2015. The brief touches on several key data points that reflect the accessibility and financial protection that Marketplace insurance provides. Furthermore, it highlights significant findings around deductibles for the 8.4 million consumers insured through states using the federal eligibility and enrollment platform.

[Read More](#)

Free Health Assessments Available

Horizon Blue Cross Blue Shield of New Jersey wants to help ensure that their members receive the care they need. Horizon members enrolled in a small group health plan can receive a free health assessment in one of two convenient ways:

- A Healthy House Call® from a doctor or nurse practitioner in the convenience of their home or at another private location they prefer, or
- A Complete Health Review by a nurse practitioner at a MinuteClinic® inside CVS Pharmacy®. [Read More](#)

Convenient access to benefits information

One of Aetna's goals for 2016 was to deliver a simpler, more connected experience for your clients and their employees. On January 1st, they launched an educational campaign to improve member interaction with Aetna's self-service online tools.

[Read More](#)

UHC Dental/Vision Rate Cards for NJ/PA/NY

UHC has released 3rd quarter dental and vision rate cards to use for new business sales between 7/15 and 9/15 effective dates. Also, a reminder that these plans are available on healthconnect to quote. For any benefit questions, SBCs or enrollment material needed, please feel free to ask brokersupport@martinins.com. [Read More](#)

IHC Signup Day

Horizon Blue Cross Blue Shield will be holding an event to get all brokers signed up for the new and improved Broker Portal!

Along with the portal roll out, we will also be having an informational session on:

- 2017 CMS Registration and Certification Processes
- A look ahead to Open Enrollment Processes
- Broker Portal Update

Horizon Individual representatives will be present to answer any questions you have to prepare for a very productive open enrollment season.

[Click here to register](#)

For more information, please contact gnocera@martinins.com

Download Our New App - Go Martin!

As an insurance broker, you're always on the move - so we've made it easier for you to do business quickly, effectively, and securely with our new mobile app, Go Martin. Now you can handle customer claims, confirmations, and renewals - or chat and share messages on the go - all while staying in full compliance.

[Click here for the full release](#)

Information required by CMS to accurately process Medicare claims

Each year, AmeriHealth New Jersey is required by the Centers for Medicare & Medicaid Services (CMS) to collect information regarding the total number of employees for each of our customers. CMS uses the total number of employees, also referred to as employer size or employee count, to determine whether a private insurer (AmeriHealth New Jersey) or Medicare is the primary payer for Medicare-eligible employees' and Medicare-eligible dependents' claims. As a result, they need accurate and up-to-date information to ensure that claims are processed according to Medicare Secondary Payer (MSP) regulations. [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.

[Horizon October Renewals Posted to your Dashboard](#)

[BrokerEducationWebExSeries: NJ BenchmarkPlan andEssential Health Benefits](#)

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.](#)

2016 MARKETPLACE REGISTRATION LINKS

2016 links are out so make sure you are registered for this year's Open Enrollment Season!

For more information, please contact Greg Nocera at gnocera@martinins.com.

[2016 Horizon BCBS of NJ Marketplace Registration Link](#)

[2016 AmeriHealth Marketplace Registration Link](#)

[Oscar 2016 Marketplace Link](#)

Below are links to the Apple Store and Google Play store to download Go Martin instantly!



For more information, please contact brokerresources@martinins.com



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Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com