

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

## IN THE NEWS THIS WEEK

Week of May 2nd

### MARTIN SPEAKS

The advance premium tax credits (lovingly referred to as subsidies) are just that - advanced tax credits. That means that consumers who bought subsidized coverage through the exchanges just went through the process of reconciling the credit as they filed their 2015 taxes. Their actual MAGI is compared to their estimate, and the tax credit gets adjusted accordingly. This year, H&R Block reported that "a majority of its clients (60 percent) who enrolled in a state or federal marketplace and received the Advance Premium Tax Credit (APTC) are paying back a portion of that credit when they file. The average amount paid back is higher - \$579 this year compared to \$530 last tax season."

While the income levels can be reconciled through the 1040, there are additional processes that had to be built to confirm if the applicant had an affordable offer of minimum value coverage from an employer, which would disqualify them from subsidy eligibility. There are a few new methods for collecting that information. One is the new ACA reporting requirements and another is an employer appeals process.

Starting this spring, 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 employers contact information. The purpose of this notification is to allow an employer to respond and provide information if the employers 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 employees subsidy eligibility.

This is also a 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.

### Upcoming Events

## NJAHU Conference 2016

May 9th-May 11th

Please remember to  
sign up and  
experience:

Industry Networking  
Opportunities, Exciting  
Speakers, and CE  
Credits!

A total of 9 CE Credits  
will be available.

[Read More](#)

## Upcoming CMS Webinar Consumer Protection and PII

Wednesday,

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

**Links:**

- - CMS Fact Sheet
- - CMS Notification on Marketplace Eligibility Appeals Process
- - Employer Appeal Request Form

Please visit this and more at our Martin Speaks Blog Section. [Click Here!](#)

For more information, please contact [brokersupport@martinins.com](mailto:brokersupport@martinins.com)

## **CARRIER UPDATES**

### **AmeriHealth Network Update**

AmeriHealth NJ has provided notice to Voorhees Pediatric Facility (Voorhees) of its intent to terminate its contract with the facility, effective August 1, 2016. As a result, Voorhees will no longer be a part of their network. [Read More.](#)

### **Non-FDA Approved Drugs Excluded From Coverage**

Horizon BCBS of NJ manages pharmacy benefit plans to help keep their members safe. Starting June 1, 2016, products not approved by the U.S. Food and Drug Administration (FDA) will no longer be covered. Members who had prescriptions filled in the last 120 days for products that will not be covered will receive the [attached letter](#) on or before May 1, 2016. [Read More.](#)

### **Qualcare -Affiliated Physicians and Employers Health Plans (APEHP) Broker Bonus Program Announced**

For new groups effective July 1, 2016, the Affiliated Physicians & Employers Health Plan (APEHP) is offering a Broker Bonus of \$50 per enrolled employee. Please note, the bonus program is for new business policies only. [Read More.](#)

### **St. Michael's Medical Center in Newark, New Jersey is Nonparticipating as of May 1, 2016**

UHC/Oxford recently learned that St. Michael's Medical Center in Newark, New Jersey will be changing ownership. St. Michael's Medical Center's new owner has decided not to continue the network agreement that St. Michael's Medical Center had with them. Therefore, St. Michael's Medical Center will be a nonparticipating hospital and all services, other than emergency care, will be out-of-network as of May 1, 2016. [Read More.](#)

### **Precertification Required for Certain Genetic and Genomic Tests**

Effective July 1, 2016, precertification will be required for genetic/genomic tests and certain molecular analyses for commercial HMO, PPO, and POS members. AmeriHealth is partnering with

**May 11, 2016  
1 -2:30 PM**

**-the standards of  
conduct for agents and  
brokers**

**-the requirements for  
protecting and using  
consumer PII**

**-other best practices  
and guidance related to  
consumer PII**

[Read More](#)

CareCore National, LLC d/b/a eviCore healthcare (eviCore), an independent company for utilization management of these services. [Read More.](#)

## **MetLife Advantages- The Right Insurance Company Can Make All the Differences**

Life insurance can be more than just a claims payout. MetLife Advantages helps employers offer highly desired services at no additional cost to them so that they can be confident in their decision to offer MetLife. [MetLife Advantages](#) is a customer-focused solution that brings more value to your clients. [Read More.](#)

## **Horizon BCBS Earns High Honors for Technology Innovations in Value- Based Care**

Horizon BCBS announced that it has been honored as one of the nation's most accomplished business technology innovators by Information Week, earning a ranking of #3 in the 2016 Information Week Elite 100. Horizon BCBS received the recognition for technology achievements that have enabled the delivery of the Company's innovative value-based programs. [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.

[Register Now for NJAHU's Conference in Atlantic City!](#)

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

[AmeriHealth July Renewals Posted to your Dashboard](#)

## **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](mailto:gnocera@martinins.com).

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

[2016 AmeriHealth Marketplace Registration Link](#)

[2016 UHC/Broker Marketplace Link](#)

## [Oscar 2016 Marketplace Link](#)



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### **Any Questions or Feedback?**

Please contact Jessica Martin at  
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