

# Horizon BCBS - Details on Grandmothering

As we previously communicated, Horizon-BCBSNJ will permit the 4th quarter renewals, which includes October, November, and December, to renew within their existing Pre-ACA plan.

Below outlines the communication process and notifications that will be sent to you and your groups in regards to their renewal options.

The groups will receive an ACA Renewal as well as a Pre-ACA Renewal Option.

Please review the following timeline and reference the attached letters.

## Group Communication

October Renewals (ACA Notification): The original 90 day non-renewal letter has already been released regarding the ACA regulation.

October ACA Renewals: These include a cover letter with the recommended mapped ACA plan and are already posted to your dashboard. It will also include a marketing brochure of our PCMH products to promote the value of our new plan offering. (Please see attached [SG ACA renewal](#) letter)

October Pre-ACA renewals: Groups renewing in October will receive a Pre-ACA renewal referencing that they may renew as is. This will go out no later than July 31st. (Please see attached [SG Grandmothering](#) 90-day letter, and [CMS SE Model Notice](#).)

November and December renewals: November and December renewals will receive the same notifications as outlined above.

## Other Important Notes:

Please be advised that groups with only a Pre-ACA HMO offering will be exempt from renewing into that same plan. This is because the HMO product has been withdrawn. Those groups must renew into a ACA compliant plan. However, if a group has one HMO sub-group and another non-HMO sub-group, the group may elect prior to the renewal to move the HMO members into the existing eligible Pre-ACA plan. This would permit a group to renew as is into their existing Pre-ACA plan.

If a group does not make a selection for the Pre-ACA or ACA option, these groups will automatically soft convert to an ACA compliant plan.

If you have any questions, please contact [brokersupport@martinins.com](mailto:brokersupport@martinins.com)



**JOIN OUR MAILING LIST**

**Any Questions or Feedback?**

Please contact Jessica Martin

[jessmartin@martinins.com](mailto:jessmartin@martinins.com)