

Special Enrollment Period for Loss of Minimum Essential Coverage for Existing Horizon BCBSNJ Customers

Horizon BCBS of NJ released a Broker Brief addressing additional effective dates available to existing Horizon members entering the individual market to avoid gaps in coverage.

Beginning June 1, 2014, Horizon will allow an ***existing Horizon group or Horizon individual member*** who is losing coverage to apply for an Off-Marketplace plan ***within 30 days prior*** to the loss of coverage. If the application is submitted in this window, ***a member may request an effective date that is the date after his or her prior Horizon BCBSNJ coverage ends to eliminate any lapse in coverage.***

For example: If a small group Horizon policy is terming due to non-compliance upon their renewal of 7/18, their last full day of coverage will be 7/17. If the individual members submit their applications within a 30 day window prior to 7/17, they may be enrolled with a 7/18 effective date to avoid the gap in coverage that would be created by only allowing members to enroll on the 1st and the 15th of the month.

Please click here to view [Horizon's Official Broker Brief](#)

For more information, please contact brokersupport@martinins.com



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Any Questions or Feedback?

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