

Horizon Important Underwriting Guidelines

Horizon has announced changes to their plan options in their Small Group portfolio.

Effective immediately, a group may now have up to four plan options as long as one is a Horizon Patient Centered Advantage EPO Bronze or Silver plan. A HSA offering is no longer mandatory as one of the offerings.

Below are some additional Underwriting Guideline changes effective immediately:

- A small employer group may choose up to four (4) health benefit plans from Horizon BCBSNJ (the fourth option is available only if one of the plans is a Horizon Patient Centered Advantage EPO Bronze or Horizon Patient Centered Advantage EPO Silver).
 - Multiple plans are only allowed if at least one employee enrolls in each plan.
 - A group may not choose to offer the same health benefits plan option with and without Blue Card.
 - Regardless of class carve-outs, the total number of plans will be counted at the group level.
 - We will not offer or maintain a plan option that does not have enrollment.
- Updated participation guidelines released earlier this month with regard to members receiving APTCs. [Please click here for additional details.](#)
- Note: Underwriting rules are subject to change with at least 60 days advance notice.

JULY SUBMISSION DATES EXTENDED

In coordination of our new 7/1 Patient-Centered Advantage EPO product launch, we are extending our submission dates for new business and conversions, please note the following.

- 7/1 Conversion date extended until June 26th

For more information, please contact brokersupport@martinins.com