

# Horizon BCBS of NJ Options for Midsize Groups with Fewer than 101 Eligible Employees

Effective **January 1, 2016**, the federal Affordable Care Act (ACA) will require the definition of a Small Employer in New Jersey to change from 50 or fewer eligible employees to 100 or fewer eligible employees. This change will have a significant impact on New Jersey businesses purchasing insurance coverage.

In preparation for this change, Horizon Blue Cross Blue Shield of New Jersey has developed options to help its existing customers that meet or anticipate meeting the new Small Employer eligibility requirements.

This *Brief Notes* provides the necessary guidance and decision support for you to help your Horizon BCBSNJ clients choose the right health plan coverage based on what the ACA will allow moving forward.

## **Impact of the ACA's New Group Size Definition**

For Midsize employers with fewer than 101 eligible employees and an anniversary date in **2015** :

- Each group will be presented with Horizon BCBSNJ's standard renewal package with their existing Large Employer coverage and may renew with their existing plan coverage.
- Each group is free to change their large group plan options consistent with Horizon BCBSNJ's underwriting rules.

For Midsize employers with fewer than 101 eligible employees and an anniversary date in **2016**:

- No group will be offered a standard renewal package in the Large Employer market as they will now be defined as a Small Employer under the ACA definition

and will no longer be eligible within the Large Employer market. With that, each group will receive a non-renewal notice (approximately 60 days prior to their renewal date) advising them that they are no longer eligible within the Large Employer market.

- **However**, there are four options available to these groups, all of which are explained in more depth on the following Broker Brief:

1. Early Renewal.
2. Grandmothering (enables groups to maintain their existing plan coverage)
3. Alternate Funding
4. Small Employer coverage

Michelle Sheppard will be reaching out to you to discuss all of your affected groups, and the options available to them.

Please [click here](#) to view Horizon BCBS's Official Release for more detail on all of the options available.

*For more information, please contact Michelle Sheppard at [msheppard@martinins.com](mailto:msheppard@martinins.com)*



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**Any Questions or Feedback?**

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