

Horizon BCBS of NJ Updated Underwriting Guidelines

Horizon-BCBSNJ recently announce that they have received approval from the Small Employer Health Benefits Program Board to reduce participation requirements with the guidelines set forth in [Advisory Bulletin 14-SEH-01](#) dated February 20, 2014.

This change is effective immediately with all new business and with existing small group accounts.

The new underwriting guidelines are as follows:

1. If a small employer maintains the same or greater contribution toward employee coverage for the new plan year as was provided during the current plan year, and
2. One or more of the employees who were covered under the small employer's health benefit plan during the current year refused coverage for the new plan year and
3. Such employee(s) state that the reason coverage is being refused is they are securing individual coverage with an Advanced Premium Tax Credit (APTC) under federal law and they provide evidence of eligibility for such individual coverage and APTC, and
4. The Small Employer fails to meet the minimum 75% participation requirement solely because such employees refused coverage due to APTC. Those employees who refuse coverage due to obtaining an individual benefit policy with an APTC will now be counted as valid waivers. To determine if this condition is met, recalculate participation by counting employees who refused coverage due to APTC as if they were enrolled in the Small Employer's plan. If the result is 75% or higher, this condition is met and the group meets the minimum participation requirements for small group eligibility.
5. For all New Business Submissions, we require the APTC form as proof for eligible employees who waive coverage due individual coverage with an APTC. However, if the individual coverage with an APTC is with Horizon, proof is not required.

For more information, please contact brokersupport@martinins.com