

IN THE NEWS THIS WEEK

Week of May 15th

Dear Valued Broker,

Within this Instant Recall, you will find a summary of this week's most recent employee benefits changes, carrier announcements, and industry news. We hope you enjoy!

HEADLINE

Aetna to Withdraw from the NJ Small Employer ACA Market in 2018

Due to mounting financial losses and an uncertain marketplace outlook, Aetna has made the decision to leave the Individual market in New Jersey.

Regrettably, this decision also impacts their New Jersey small employer ACA insured medical products. New Jersey law requires a carrier to withdraw from the insured small employer market if it is withdrawing from the individual market. As such, Aetna will withdraw all of its commercial (fully insured) medical plans offered in the small employer health insurance market.

What this means:

Health insurance coverage for each of your New Jersey small employer clients will end at midnight on the day before its renewal date, **beginning with January 1, 2018 renewals.**

*** Notices will be sent to you as well as to your impacted clients and their members 180 days prior to their non-renewal.**

*** Aetna is required to cease selling new business with effective dates after 6/30/17.**

*** Renewals will continue to be produced and serviced as usual through 12/15/17 renewal dates.**

UPCOMING EVENTS

**CJAHU
June Meeting**

HSA's, HRA's, &
FSA's, - Pitfalls,
Potholes and
Loopholes Taught by
Steve Honig of OCA

June 8th at 9 AM

[Please Click Here for
Details](#)

**Horizon Broker
Webex Series:
Horizon CareOnline**

Date: May 30, 2017
Time: 10:00AM -
11:00PM EST
Horizon CareOnline
Presented by: Horizon
BCBSNJ
[Registration
Link: Horizon
CareOnline May 30,
2017 10am](#)

Date: May 30, 2017
Time: 1:00PM -
2:00PM EST
Horizon CareOnline
Presented
by: Horizon-BCBSNJ

*** Your clients' current coverage will continue until their policy ends on or after January 1, 2018.**

[Registration Link:](#)
[Horizon CareOnline](#)
[May 30, 2017 1pm](#)

[Click here](#) for Aetna's release

For more information, please contact
brokersupport@martinins.com

Date: May 31, 2017
Time: 1:00PM -
2:00PM EST
Horizon CareOnline
Presented
by: Horizon-BCBSNJ
[Registration Link:](#)
[Horizon CareOnline](#)
[May 31, 2017 1pm](#)

TWEET OF THE WEEK



Bill Cassidy ✓
@BillCassidy

Following

Senate must fulfill #KimmelTest. Cover for pre-existing conditions, adequate coverage. But in a fiscally conservative way that lowers cost.

[Tweet of the Week](#)

CARRIER UPDATES

Horizon - NJ Substance Use Disorder Law

On February 15, 2017, New Jersey Governor Christie enacted P.L. 2017, Chapter 28, The New Jersey Substance Use Disorder Law, which sets certain coverage requirements for the treatment of substance use disorders and regulates prescriptions of opioid drugs. You can read the details of the law in the broker brief below. Horizon Blue Cross Blue Shield of New Jersey is implementing the requirements of the law into their current medical policies, appeals programs and prior authorization requirements, effective on new contracts and renewals on and after May 16, 2017.

[Read More](#)

UHC/Oxford - Action Required for NY Small Groups

As a reminder, New York small groups currently offering only an Oxford Health Plans (NY), Inc. (OHP) HMO plan with a coverage end date of June 1, 2017 need to purchase a new Oxford Health Insurance, Inc. (OHI) policy before their current OHP plan ends. These groups did not receive a renewal package from Oxford and need to apply as a new group.

[Read More](#)

AmeriHealth- May Broker Brief

AmeriHealth has released their May edition of Broker Briefs. It includes updates from their broker seminars, plan year benefits now available for certain SEH plans, and out of network updates.

[Read More](#)

CIGNA- Approach to Formulary Management

Cigna uses a disciplined and active formulary strategy to help manage a growing list of egregiously priced drugs. Their strategy helps to lower overall claims costs and is designed to offer clients and customers immediate savings. In 2017, they project an overall 3-4% pharmacy trend decrease using this formulary management strategy. Learn about their low net drug cost approach and how it benefits clients above traditional methods with their upcoming webinars.

[Read More](#)

MARTIN UP-TO-THE-MINUTE

We have summarized the top announcements from the carriers and Martin to keep you up-to-the-minute with the news and happenings in the industry! Check out what's happening below.

[Oxford July Renewals Posted to your Dashboard](#)

IMPORTANT DEADLINE AND REMINDERS

Stay up-to-date and prepared with all the upcoming new business and conversion deadlines with the major SEH carriers in NJ.

[Click here](#) for 2017 Horizon BCBSNJ deadlines

[Click here](#) for 2017 AmeriHealth deadlines

Please visit our [Events](#) page for a complete list of all new and retention business deadlines.

2017 INDIVIDUAL REGISTRATION LINKS

[2017 Gorman Sentinel Elite \(Horizon\)](#)

[2017 Litmos \(AmeriHealth\)](#)

For more information, please contact Jenn Mellen at jmellen@martinins.com

Any Questions or Feedback?
Please contact Jessica Martin at jessmartin@martinins.com

