



IN THE NEWS THIS WEEK

Week of April 16th

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

New Jersey Legislators Pass Measure to Create State Based Individual Mandate

A state Senate panel passed legislation that institutes a state based individual mandate requiring citizens of the state to either purchase insurance or pay a fee.

If Governor Phil Murphy signs the bill, New Jersey would become the first state to issue an individual mandate after the Tax Cuts and Jobs Act of 2017 removed the financial penalty from the federal individual mandate.

[To read more, click here.](#)

For more information, please reach out to brokersupport@martinins.com

UPCOMING EVENTS

Long Term Care Insurance 101 & Free CE Credits

Thursday, April 19, 2018

The Palace at Somerset Park

2PM

[Register Here](#)

TWEET OF THE WEEK



Administrator Seema Verma ✓
@SeemaCMS

Follow

.@CMSGov has been following the leadership set forth in @POTUS' first Executive Order directing @CMSGov to minimize economic and regulatory burdens, and give states more flexibility and control to promote more free and open #healthcare markets.
go.cms.gov/2GK2l0g

3:18 PM - 9 Apr 2018

[Tweet of the Week](#)

CARRIER UPDATES

Delta Dental - 2018 Rate Guarantee

Delta Dental is excited to announce that they are holding their rates for 2-49 enrolled employer groups through January 1, 2019; new business written in 2018 will enjoy a 24-month rate guarantee. That's great news for groups- and great news for you, as you won't have to renew dental for two years!

[Read More](#)

Healthcare.gov - April 11th Edition News for Agents and Brokers

When helping clients enroll through a special enrollment period (SEP), be sure your National Producer Number (NPN) is recorded on the eligibility portion of your client's Marketplace application. Your NPN must be recorded so the qualified health plan (QHP) issuer can identify you as the assisting agent or broker. Even if your client's QHP issuer doesn't compensate agents and brokers for SEP enrollments, your NPN will persist on the client's application and be pre-populated when your client re-enrolls during the next Open Enrollment period (whether actively or passively). The issuer may then pay commissions for the coverage renewal, in accordance with applicable laws and requirements.

[Read More](#)

CMS - CMS Releases New Policies

Last week, the Centers for Medicare & Medicaid Services (CMS) issued the HHS Notice of Benefit and Payment Parameters for 2019, including provisions in key areas. These included Essential Health Benefits, Qualified Health Plans, Risk Adjustments, and Medical Loss Ratio.

[Read More](#)

MetLife - How Your Clients Will Win the Engagement Game

To achieve strategic benefit objectives of improved satisfaction, retention and productivity, employees must be engaged. And in today's ever-changing workforce, that's not always easy. MetLife's latest research explores the engagement edge delivered by enrollment and communication firms - including how employees at companies that use a third-party firm are 24 percentage points more likely to understand materials and benefits than those that don't.

[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.

[AmeriHealth June 2018 Renewals Posted to Your Dashboard](#)

[Horizon BCBS June 2018 Renewals Posted to Your Dashboard](#)

[Oxford June 2018 Renewals Posted to Your Dashboard](#)

[Improvements to the Small Employer Health Plus Plan \(Bundle\)](#)

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 2018 Horizon BCBSNJ deadlines

[Click here](#) for 2018 Oscar deadlines

[Click here](#) for 2018 UHC/Oxford deadlines

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

2018 INDIVIDUAL REGISTRATION LINKS

[2018 Gorman Sentinel Elite \(Horizon\)](#)

[2018 Litmos \(AmeriHealth\)](#)

[2018 Oscar Producer Onboarding](#)

For more information, please contact Tyler Crine at contracting@martinins.com

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

