

A look at the week's most recent employee benefits & announcements

## IN THE NEWS THIS WEEK

Week of December 19th

### Changes Announced for Small Group Out-of-Network Reimbursement

The Small Employer Health Benefits (SEH) Program recently changed its regulations for the payment of out-of-network (OON) benefits accessed on a voluntary basis (non-emergent and non-urgent).

Effective January 1, 2017, Horizon Blue Cross Blue Shield of New Jersey will use an OON reimbursement methodology of 110 percent of Medicare's allowance as its method of reimbursement for voluntary OON services for small employer plans. Existing groups that have OON benefits will have this change implemented upon their renewal and will receive a compliance and variability rider identifying the methodology used by Horizon BCBSNJ to determine the allowed amount for OON services.

This change does not apply to plans issued prior to the Affordable Care Act that were allowed to continue under the federal transition rule (grandmothered plans).

Please click here to [Read More](#)

For more information, please contact [brokersupport@martinins.com](mailto:brokersupport@martinins.com)

## CARRIER UPDATES

### Horizon BCBSNJ - Technical Issue Impacting Consumer Enrollments via Broker Online Services

Once a consumer's information is entered (whether for a new sale or a conversion), brokers attempting to enter subsequent consumer enrollment information are being presented with the initial enrollment screen prepopulated with the previous enrollee's information, rather than a blank online form in which to enter the next enrollee's information.

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### Horizon BCBSNJ - Broker News: Winter 2016-2017

- Plan Changes for 2017 - Keeping You Informed
- Horizon BCBSNJ Offers Stop Loss Coverage
- Brush Up on Horizon Dental

## Upcoming Events

### NJAHU: Sneak Peek at Cap Conference

On November 8, election day, the world changed.

On January 20, America will get its first glimpse at some of the critical issues facing healthcare, as Donald J. Trump is sworn in as the 45th President of the United States. President-Elect Trump has vowed to completely overhaul the American healthcare system. What will that mean for NJAHU brokers and our clients? On the front line, NJAHU must remain the leader in education, and as a trusted resource for the hundreds of thousands of New Jerseyans who are depending on us.

Featuring:

- Ashley Gillihan, Counsel at Alston & Bird, specializing in Employee Benefits & Executive Compensation and ERISA Litigation.
- Dave Mordo, Director of Compliance and Broker Education at Slattery, GA a division of Arthur J. Gallagher and Chairman, National Legislative Council for NAHU.

- The Benefit of Taking a Health Assessment
- Horizon Wellness Update
- New OMNIA Health Plan Marketing Tools for You and Your Clients
- New Invoice for ASO Clients
- Affordable Care Act Reporting Requirement
- Recognitions Received by Horizon BCBSNJ

- Dale Florio, Lobbyist,  
Princeton Public Affairs.

**January 10th  
8:30-11:30 AM  
Forgsate  
Country Club  
Monroe, NJ**

**[Register Here](#)  
for this  
Members Only  
Event!**

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[Read More](#)

### **O.C.A. Benefit Services - President Signs 21st Century Cures Act**

President Obama has signed into law The 21st Century Cures Act (the "Act"), which includes a new type of health reimbursement arrangement called a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). QSEHRA's will allow certain small employers to reimburse an employee's premiums for health insurance purchased in the individual market and other Internal Revenue Code Section 213(d) medical expenses.

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### **Healthcare.gov - NOW AVAILABLE: State-by-State Rate Sheets for the SHOP Marketplace**

These rate sheets provide a snapshot of the lowest monthly premiums by plan category and age group in the SHOP Marketplace. See how affordable coverage through the SHOP Marketplace can be for your clients.

[Read More](#)

### **Healthcare.gov - Customize Marketplace Materials**

Use your personalized marketing materials to raise awareness about Open Enrollment. Print and customize marketplace materials to reach customers.

[Read More](#)

### **Cigna - Final Regulations: 2018 Notice of Benefit and Payment Parameters**

On December 16, 2016, the Department of Health and Human Services (HHS) issued final regulations related to a wide range of Affordable Care Act (ACA) provisions. Among a variety of provision updates that primarily impact the individual and small group markets, the final regulations also include an increase to the consumer out of pocket maximum, up to \$7,350 for individual coverage and \$14,700 for family coverage (\$7,150 for individual, \$14,300 for family in 2017).

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### **AmeriHealth - REMINDER: Upcoming 2016 Commit2Wellness Rewards Point Deadline**

All 2016 activity must be reported on the current Commit2Wellness (C2W) Rewards site by December 29, 2016, and all 2016 points must be redeemed by December 30, 2016. There will be no manual override for points not redeemed by the end of the year. All points not redeemed by the end of the year will be lost.

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## **A New Look and Feel for HorizonBlue.com**

To support Horizon Blue Cross Blue Shield of New Jersey's goals of improving quality, lowering cost, and enhancing the member experience, they are making major enhancements to their website and digital tools to ensure:

[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.

[MIG Holiday Offices Hours](#)

## **IMPORTANT DEADLINES AND REMINDERS**

### **New Business and Conversion Deadlines**

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

[Click Here.](#)

## **2017 MARKETPLACE REGISTRATION LINKS**

[Horizon BCBS 2017 Sentinel Elite](#)

[AmeriHealth 2017 Registration Link](#)

For more information, please contact Greg Nocera at [gnocera@martinins.com](mailto:gnocera@martinins.com).



### **Any Questions or Feedback?**

Please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)