

## IN THE NEWS THIS WEEK

### Week of November 27th

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

### ESR Penalty Calculations Notices Are Going Out By Year End

The IRS has announced that they will be issuing IRS Letter 226-J before year end which will serve as initial notices to employers who may owe Employer Shared Responsibility penalties for tax year 2015.

Here are a few notes to be aware of if one of your employers receives this notice:

- The most important thing to do is read the document thoroughly and respond promptly! If there is no response by the date printed on the letter, the employer will receive a Notice and Demand for the penalty. The penalty will be subject to lien and levy enforcement and interest will accrue from the date of the Notice and Demand.
- The notice is not a bill. It is an initial proposal of the Employer Shared Responsibility Payment and you respond to confirm if you agree or disagree.
- You have a right to appeal and the letter will detail the process through which to do so.

#### UPCOMING EVENTS

### Cigna Web Meeting: Financing High Drug Costs for Rare Diseases

Complimentary web meeting to learn more about optimal management and affordability strategies to help prepare for the high cost of the new treatments for rare diseases.

**December 12th at 1:00 PM**

[Register Here](#)

### CJAHU December Meeting: QSEHRA/HRA/HSA/FSA

Steve Honig and Chris Vanderwolk will be presenting together on QSEHRA/HRA/HSA/FSA.

Steve Honig will also be doing a review of the NAHU website!

**December 14th at the Hilton Garden Inn, Edison, NJ**

[Register Here](#)

- Make sure you are clear on whether the employer meets the definition of a large employer for the tax year in question.

Below is a link to the IRS page on how to determine the applicable large employer status along with some additional resources.

[Understanding your Letter](#)

[IRS Notice 226-J](#)

[Determining if you are an Applicable Large Employer](#)

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

## TWEET OF THE WEEK



The image shows a tweet from NAHU (@nahudotorg). The tweet text is: "Employers, do you know what to do if you receive #IRS Letter 226J in the mail?". Below the text is a link to an article titled "30 Days to Act on IRS Letter 226J" with a preview of the article's content: "Nestled amid holiday cards may be a less welcome letter from the IRS. The IRS has confirmed that the initial notices to employers that they may owe employer shared responsibility (ESR) penalti...". The source is listed as "nahucomplianceblog.wordpress.com". There is a "Following" button and a dropdown arrow next to it.

[Tweet of the Week](#)

## CARRIER UPDATES

### Horizon - Brief Notes: November 16, 2017

Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) announced that Robert A. Marino will retire from the company at the end of 2017 after spending more than 40 years working in the Blue Cross Blue Shield system. Mr. Marino has served as Horizon's President and CEO since March 2011 and became Chairman of the Board in March 2012.

[Read More](#)

### CMS - Weekly Digest: November 13-17

Read the latest Weekly Digest - your weekly update on the Marketplace, including announcements and

important dates and deadlines for agents and brokers.

[Read More](#)

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### **UHC/Oxford - New Billing & Payment Option for OBM Plans**

UnitedHealthcare is pleased to announce that a new online billing and payment option for Oxford Benefit Management (OBM) premiums will be available as of Dec. 1, 2017 for all clients in the New York, New Jersey and Connecticut tristate area.

[Read More](#)

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### **UHC/Oxford - Expanded Garden State Network Access**

UnitedHealthcare is pleased to announce that they will be expanding the Oxford Garden State Network to include access to physicians and hospitals that participate with the Oxford Metro Network<sup>SM</sup> in New York.

[Read More](#)

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### **Qualcare - New Contact Information Effective 12/1/2017**

New Information includes new office location, Plan mailing address, emails and easy to remember phone and fax numbers.

[Read More](#)

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## **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 Office Hours](#)

[Horizon February 2018 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 2018 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.

## 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](mailto:contracting@martinins.com)

Any Questions or Feedback?  
Please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)

