



UPCOMING EVENTS

AmeriHealth 2018 Rollout

AmeriHealth is very excited to host their upcoming rollout meetings for 2018!

These meetings will go over:

- All market segments, including individual, small group (2-50), and large group.
- Rules, processes, and eligibility.
- Products!

**November 7th at
9 AM
Webinar**
[Register Here](#)

**AmeriHealth
Broker Seminars**

**SAVE THE
DATE!**

South Seminar

IN THE NEWS THIS WEEK

Week of October 23rd

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

Horizon BCBS Behind the Numbers: Explaining Premium Increases for Individual Market Affordable Care Act Plans

Horizon works hard to control costs. Our annual rate increases for individual policies have been among the lowest in the nation. The company earned no profits from individual policyholders in 2016 or 2017 and the rates we filed for 2018 seek to only break even.

Unfortunately, some costs are beyond our control. Sixty percent of the rate increase individual policyholders will see in 2018 is a direct result of decisions made in Washington, DC. Depending on which plan you choose, individual policy premiums will increase between 16% and 28%. The average increase across all individual plans is 24.3%, but three changes made by the Federal Government account for 14.7% of that average increase.

Washington's Role in the 2018 Increase: 3 Cost Drivers

1. **Lax Enforcement of the Individual Mandate**
2. **An End to Federal Funding of Cost Sharing Reductions (CSRs)**
3. **Reinstatement of Federal Health Insurance Tax**

Nov 1, 9-11:30 am
The Westin
Mount Laurel

To read the full article from Horizon, please [click here](#).

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

North Seminar
Nov 2, 9-11:30 am
The
Renaissance
Woodbridge

TWEET OF THE WEEK



Horizon BCBSNJ ✓
@HorizonBCBSNJ

Follow

Results show patients in Horizon BCBSNJ's [#PatientCentered](#) [#ValueBasedPrograms](#) are getting & staying healthier: bit.ly/2zMKkHh

Horizon BCBSNJ members engaged with a patient-centered practice experienced a:

- 3% lower total cost of care
- 3% lower rate of Emergency Room visits
- 3% lower rate of hospital inpatient admissions
- 5% higher rate for colorectal screenings
- 3% improved rate of diabetes control
- 3% higher rate in breast cancer screenings
- 4% improved control of diabetes costs

2:17 PM - 24 Oct 2017

[Tweet of the Week](#)

CARRIER UPDATES

Horizon BCBS - Value -Based Patient-Centered Care Success

More than 1.5 million Horizon Blue Cross Blue Shield of New Jersey members currently participate in one of their patient-centered, value-based programs. Horizon BCBSNJ reviewed claims data for members receiving care from patient-centered practices and compared those findings to members receiving care from traditional primary care practices for services in 2016. The results continue to demonstrate that patient-centered practices

are delivering more cost-effective and efficient care, which is helping to ensure members receive care at the right time and appropriate care setting.

[Read More](#)

CIGNA - Executive Action on Health Care

On Oct. 12, 2017, President Trump signed an Executive Order directing various departments to consider easing some health insurance rules related to small businesses, short-term health insurance policies and Health Reimbursement Accounts (HRAs). Through the EO, the Administration aims to provide Americans with more affordable choices and allow greater control over their health care decisions.

[Read More](#)

UHC/ Oxford - Jan. 1, 2018 PDLs for NY and NJ clients

The below Prescription Drug Lists (PDLs) are effective Jan. 1, 2018 for Oxford and UnitedHealthcare plan members in New York and New Jersey.

[Read More](#)

AmeriHealth - AHNJ4U Video User Guide

AmeriHealth's AHNJ4U Video User Guide is now live on their website and ready to use. The video goes through how to enroll on individual with AmeriHealth from start to finish, the renewal process, and policy admin functions.

[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.

[New for 4th Quarter - Enhanced Email Capabilities](#)

[Horizon December Renewals Posted to Your Dashboard](#)

[Individual Open Enrollment Reminders](#)

[Horizon BCBS Health Plus Plan Broker Bonus](#)

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

[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



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