

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

IN THE NEWS THIS WEEK

Week of January 23rd

Horizon BCBSNJ - Determining Group Size

Effective for coverage beginning January 1, 2017, the New Jersey Small Employer Health Coverage Program (SEH Program) has aligned its definition of Small Employer for health insurance coverage purposes with the federal definition. This means that the methodology used to determine the small employer's group size will now look only to the total number of full-time and full-time equivalent employees (FTEs).

A few key things to consider:

1. A Small Employer is one that employed an average of at least one but not more than 50 employees on business days during the prior calendar year and at least one employee on the first day of the Plan Year.
2. A Large Employer is one that employed an average of at least 51 employees on business days during the prior calendar year and at least one employee on the first day of the Plan Year.
3. In the case of an employer that did not exist in the prior calendar year, the determination of whether an employer is a Small or Large Employer is based on the average number of employees that is reasonably expected will be employed in the current calendar year.
4. The following are not considered employees for Small Employer coverage under New Jersey's Small Employer Health Coverage Program (SEH) rules or for Large Employer coverage:
 - o An individual and his or her legal spouse when the business is owned by the individual or by the individual and his or her legal spouse
 - o Partners in a partnership
 - o Sole proprietors
 - o A 2-percent S corporation shareholder
 - Independent contractors
 - Leased employees
 - Retired enrollees
 - COBRA continuees

Upcoming Events

Horizon IHC Broker Portal SEP Training

As we prepare for the 2017 Special Enrollment Period to begin, it is important for those who will be selling Horizon individual policies to be proficient in the new functionality added to the IHC Broker Portal. Horizon is offering two training sessions where brokers will be provided an overview and demonstration of the IHC Broker Portal. Presentations are scheduled for one hour and will include Q&A time.

**January 30th
11:00 AM-12:00PM**

[Click here to register for the 11:00 AM session!](#)

**January 30th
1:00 PM-2:00 PM**

[Click here to register for the 1:00 PM session!](#)

Please [click here](#) to read the full Broker Brief from Horizon BCBSNJ.

You can also view the 2017 rules in the NJ Buyer's Guide by [clicking here](#).

GeoBlue

CARRIER UPDATES

Aetna Senior Supplemental - Want to Earn Extra Cash This Winter?

Between January 18 - March 31, 2017, you can receive a bonus payout of \$200 per underwritten policy and \$50 per open enrollment policy issued when you submit qualifying applications of Medicare Supplement in some states. There's no limit to the amount of extra cash you can earn! To receive the bonus payout, you must have a minimum of 5 policies issued in January or 10 policies per month, February and March.

[Read More](#)

Horizon BCBSNJ - Form 1095-B and Health Coverage Information

On January 20, 2017, Horizon Blue Cross Blue Shield of New Jersey started mailing Form 1095-B to members who either bought their coverage directly from Horizon BCBSNJ and not through Healthcare.gov OR who have Horizon BCBSNJ coverage through their fully insured employer. Form 1095-B is informational and is issued to help our members comply with their responsibilities under the Affordable Care Act (ACA).

[Read More](#)

Healthcare.gov - January News for Agents & Brokers Newsletter

- Open Enrollment Ending Soon
- New Year, New Agents and Brokers Resources Webpage!
- Confirm Your Eligibility for Compensation for Plan Year 2017 Enrollments
- Open Enrollment Tip: Search to Avoid Duplicate Customer Applications
- Help Consumers Determine Eligibility for the Premium Tax Credit
- New Payment Notice Improves Stability in the Marketplace
- CMS Issues New Agent/Broker Commission Guidance
- SHOP Marketplace Corner

[Read More](#)

AmeriHealth - Additional Visionworks Frame Discount Available

Effective Jan. 1, 2017, large group (51+) members with certain AmeriHealth New Jersey Vision Care 100, 130, and 150 plans* will receive an additional \$50 discount on frames purchased at participating Visionworks locations.

[Read More](#)

Cigna - Healthcare Reform: Navigating the Road Ahead

The next era of U.S. healthcare reform has begun and Congress has taken initial steps to repeal the Affordable Care Act (ACA). Cigna will share periodic updates as the process unfolds - summarizing what we know and don't know - to help you stay informed.

- First Steps Toward Repeal Taken
- Separate, Bi-partisan Bill for Cadillac Tax Repeal

Please join us for a Lunch and Learn to dive into the benefits of GeoBlue®, an international health care program from Horizon BCBS.

GeoBlue® is a leader and innovator serving the needs of global employees. GeoBlue® group health plans combine unsurpassed service with state-of-the-art mobile technology to help expatriates and their families access trusted doctors and hospitals all around the world.

All GeoBlue® plans provide members with these unique benefits:

- * Access to an exceptional provider network
- * Concierge-level member services
- * Innovative mobile technology

**February 16th
11:30 AM-1:00 PM**

**259 Prospect
Plains Rd, Bldg F
Cranbury, NJ**

[Click here to register!](#)

**CE Class:
The Healthcare
Landscape
in the Trump
Administration**

President Trump signed an executive order between his inauguration and the inaugural ball signaling his goals to take a decisive action on health care reform. Please join us to understand what has changed, what has stayed the same, and what to expect as the year unfolds.

- The Budget Reconciliation Process
- Limitations Without a Super Majority in the U.S. Senate
- Transition Timeline May be Two or Three Years
- An Evolving Landscape - and ACA Remains in Effect Until Official Guidance Otherwise
- Staying Informed

[Read More](#)

Healthcare.gov - Do Your Clients Qualify for an SEP?

If your clients experience a qualifying life event, such as losing a job, having a baby or getting married, they might qualify for an SEP to start their coverage sooner during open enrollment or they can enroll after the January 31st deadline.

[Read More](#)

MetLife - Start the Year on a Whole New Page

You're invited to explore the new, easy to navigate MetLife.com. It's full of information and insights to help you succeed!

- Customer-Focused Solutions
- Expert Insights
- A Small Business Point of View
- Go-To Broker Resources

[Read More](#)

Enhancements to Go Martin App!

2016 brought you the first round of our Go Martin broker app, a way for you to do business quickly, effectively, and securely. We have made some enhancements and updates for the new year based on your feedback!

See below for the new features:

- Push notifications are now available for the Broker Message Center. The feature will allow you to get notifications when a team member has sent you a BMC - in real time - right on your phone.
- Confirmations and claims now have the matching symbols to show progress from the dashboard (green check mark, red x, yellow pending dash). Everything matches!
- The renewals tab now will default to your 2017 renewals rather than to 2016.

You can download Go Martin by going to the App Store or Google Play.



For more information or if you have any questions, please contact brokerresources@martinins.com

February 22nd
9:00 AM-12:00 PM

259 Prospect
Plains Rd, Bldg F
Cranbury, NJ

[Click here to register!](#)

CJAHU Annual **March Madness** **Meeting: Business** **Development**

Keynote Speaker, Perry Marshall online marketing strategist, entrepreneur, and author, most notable for his book 80/20 Sales and Marketing: The Definitive Guide to Working Less and Making More

Also featuring!
Marcy Buckner, Vice President of Government Affairs
Dave Mordo, Director of Compliance & Broker Education for SlatteryGA, Arthur J. Gallagher & Co.

We will also be having a one hour technology panel, with CE credits, taught by Colleen Patterson, Director, Employer Services from Savoy Associates. More to come!

March 9th
9:30 AM-2:30 PM

Hilton Garden Inn -
Raritan Center
50 Raritan Center
Parkway
Edison, NJ

MARTIN UP-TO-THE-MINUTE

[Click here to register!](#)

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 March Renewals Posted to Your Dashboard](#)

[Horizon BCBSNJ March 2017 Renewals Posted to Your Dashboard](#)

[Oxford March 2017 Renewals Posted to Your Dashboard](#)

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](#) for 2017 Horizon BCBSNJ deadlines

[Click here](#) for the 2017 AmeriHealth deadlines

2017 MARKETPLACE REGISTRATION LINKS

[Horizon BCBS 2017 Sentinel Elite](#)

[AmeriHealth 2017 Registration Link](#)

For more information, please contact Greg Nocera at gnocera@martinins.com.



Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com