



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

## IN THE NEWS THIS WEEK

### Week of February 6th

#### The New Healthcare Landscape

2017 will prove to be an interesting year for us! We have the changes in the NJ SEH market which will affect each group upon their renewal in terms of their eligibility and their out-of-network reimbursement levels if their plan provides out of network benefits. These changes will result in groups potentially having to move markets from small to large, small to individual and even large to small because of the new guaranteed renewability guidance from NJ DOBI.

While we are working through these changes in our state, we are all keeping an eye on the national debate about the fate of the ACA. Whether it is repeal, replace, repair, or revise - it is clear that there will be changes.

To help sort all of this out, we have scheduled [seminars and webinars](#), and made available some links to resources below. Whether you prefer to read, listen or converse, we are here to help you understand and guide your clients through these changes.

The [NJ DOBI Guaranteed Issue Bulletin](#) in addition to the [2017 Buyers Guide](#) should help navigate the compliance checks on your customers in the small and large group markets.

The Patient Freedom Act of 2017 is from Senator's Cassidy & Collins and was introduced to the Senate in January 2017. Here is a one page summary of that [proposal](#).

Speaker of the House Paul Ryan released his plan, A Better Way, in June of 2016. Here is a [link](#) to a summary and a [video](#) from the Speaker explaining his views.

Representative Price's Empowering Patients First Act was introduced to Congress in 2015. Now he is pending confirmation as the new HHS Director. His [views](#) from 2015 give us some insight into how he would like to reform our insurance markets.

#### CARRIER UPDATES

#### Horizon - Recording and Slides from Broker Education Series: Special Enrollment Period Upload Individual Market

## Upcoming Events

### 2017 SEH ELIGIBILITY WEBINAR

As a follow-up to our initial series last year on the 2017 NJ Small Group eligibility changes, we have new content that goes deeper into the rules, the carrier underwriting guidelines, and lessons learned.

**February 9th**  
**2:00 PM - 3:00 PM**  
[Click here to register!](#)

**February 24th**  
**10:30 AM - 11:30 AM**  
[Click here to register!](#)

### HORIZON GEO BLUE: LUNCH AND LEARN

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

**February 16th**  
**11:30 AM - 1:00 PM**  
[Click here to register!](#)

**259 Prospect Plains Rd. Bldg F**  
**Cranbury, NJ 08512**

### CE CLASS: THE TRUMP ADMINISTRATION

Please join us to understand what has changed, what has stayed the same, and what to expect as the year unfolds.

The live January Broker Education sessions were completed and Horizon-BCBSNJ was pleased with their success. Attached is the link to the recorded session for your review. To view the recording please click on [this link](#).

[Read More](#)

**February 28th**  
**9:00 AM - 12:00 PM**  
[Click here to register!](#)

**259 Prospect Plains Rd. Bldg F**  
**Cranbury, NJ 08512**

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### **Horizon - SEH Issues Guaranteed Renewability Changes**

The Small Employer Health Benefits Program (SEH) recently issued guidance on how guaranteed renewability requirements apply when an employer group size fluctuates from year to year such that the employer is a Small Employer one year and a Large Employer another year or is a Large Employer one year and becomes a Small Employer during a subsequent year. Generally, an employer has the right to renew the group policy that was issued. However, as discussed in the [SEH Advisory Bulletin](#), there are exceptions to that right.

[Read More](#)

### **Aetna - NJ Broker Commissions Changes on Small Group ACA Renewal Business as of 4/1/17**

Beginning with April 1, 2017 renewals, Aetna will be changing its commissions to \$25 per employee per month (PEPM) on existing NJ Small Group ACA plans. The \$25 PEPM will match the same amount that they are paying on new sold NJ Small Group ACA plans that went into effect on 1/1/17.

[Read More](#)

### **Aetna - Lourdes Health System Contract with Aetna Has a Hard Term Date of 4/1/17**

Lourdes Health System contract with Aetna has a hard term for April 1, 2017. Their contract renewal negotiations are ongoing with Lourdes, but they are still negotiating. For Self-Insured HMO/PPO, Fully-Insured PPO, and all Medicare members, beginning on April 1, 2017, Lourdes will be out-of-network.

[Read More](#)

### **AmeriHealth- Provider Finder Tool Outage on Employer Portal**

The provider finder tool will be down on the employer portal due to routine maintenance from February 10 to February 13. An error message will appear when a benefit administrator attempts to access the provider finder tool from the employer portal.

[Read More](#)

### **AmeriHealth - New Online Tools to Help Members Achieve Wellbeing**

Achieving better health and well-being is now easier than ever for members with new online tools that launch this month on [amerihealthexpress.com](#). New member tools include:

- Health Trackers
- Personal Health Record
- Health Content

[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 April 2017 Renewals Posted to Your Dashboard](#)

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

[Oxford April 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](mailto:gnocera@martinins.com).



### Any Questions or Feedback?

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