

IN THE NEWS THIS WEEK

Week of October 30th

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

Happy Open Enrollment!

Open Enrollment for the individual market starts November 1st and last until December 15th.

Brokers must be re-contracted with the carriers to sell individual insurance - you must take action even if you are only doing off-exchange business and even if you did it last year!

Tyler Crine (tcrine@martinins.com or x 369) is ready to help you get set up if you are not already.

A few important reminders:

SHORTER OPEN ENROLLMENT PERIOD!!

Open Enrollment for NJ for 2018 is 11/1- 12/15. This is a big change from previous years.

PRODUCTS.

While every carrier's rates are not yet out, we do have some plan information and rates to provide.

- [Horizon 2018 Individual Brochure](#)
- [AmeriHealth 2018 Individual Brochure](#)
- [AmeriHealth 2018 Individual Rates](#)
- [AmeriHealth 2018 Individual Application](#)
- [OSCAR 2018 Individual Products](#)
- [OSCAR SBCs](#)

CONTRACTING.

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](#)

UHC/Oxford - Join Us for a Free Webinar

Join Paul Marden, CEO, UnitedHealthcare of New Jersey and Dr. Marilyn Gordon, Medical Director, from UnitedHealthcare of New Jersey, for a free webinar about the latest trends and best practices for employer-sponsored health benefits and how companies can implement and measure technology-driven health programs.

November 7th at 2:30 PM

[Register Here](#)

For Oscar and Horizon, please make sure you are properly contracted and in the Martin hierarchy, which will allow you to submit applications and receive commission both on and off exchange.

- [Horizon BCBS Link](#)
- [Oscar Link](#)

If you're already properly contracted with Martin for AmeriHealth, no action is needed for that carrier.

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

TWEET OF THE WEEK

HealthCare.gov
@HealthCareGov

Following

Open Enrollment starts today, Nov 1, and runs through Dec 15.

go.hc.gov/2iUCibO

#WednesdayWisdom



[Tweet of the Week](#)

CARRIER UPDATES

Horizon BCBS - Changes to Small Employer Health Plans

Horizon Blue Cross Blue Shield of New Jersey has updated its small employer health plan portfolio for 2018. The charts in this Brief Notes provide information about the changes for 2018. These changes will become effective when a small employer customer renews into one of the Horizon BCBSNJ health plans listed in this Brief Notes. In addition to the health plan changes, small employer customers that want to purchase or renew a health plan on the Small Business Health Options Program (SHOP) for 2018

must do so through a broker. Small employer customers that purchased on SHOP in 2017 will receive a letter advising of this change.

[Read More](#)

CMS - Marketplace News for Agents and Brokers

In this issue, CMS addresses the beginning of Open Enrollment, status of the marketplace, and direct enrollment updates. This year's Open Enrollment begins November 1, 2017 and runs through December 15, 2017. Remember that you must complete plan year 2018 Marketplace registration and training prior to assisting consumers.

[Read More](#)

CIGNA - 2019 Notice of Benefit and Payment Parameters

On Oct. 27, 2017, the Department of Health and Human Services (HHS) issued proposed regulations related to a wide range of Affordable Care Act (ACA) benefit provisions. In addition to the annual benefit provision updates, this proposed rule would increase state flexibility for Essential Health Benefits (EHBs) and reduce some regulatory requirements in the individual and small group markets. It also includes an increase to the consumer out-of-pocket maximums.

[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 January 2018 Renewals Posted to your Dashboard](#)

[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

