





IN THE NEWS THIS WEEK

Week of December 17th

UPCOMING EVENTS

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

Martin Insurance Group Upcoming Holiday Hours!

To enjoy the holidays with our friends and families, we are making some changes to our normal business hours.

Here is a list of our upcoming holiday closings:

Monday, December 24th- closed for Christmas Eve Tuesday, December 25th- closed for Christmas Wednesday, December 26th- we will re-open for our normal business hours 9 AM - 5 PM

Monday, December 31st- closing at 3 PM for New Year's Eve

Tuesday, January 1st, 2019- closed for New Year's Day

We wish all the best to you and yours and hope you get the opportunity to unplug a little and enjoy the season!

For more information, contact brokersupport@martinins.com

CARRIER UPDATES

CIGNA: ACA Ruled Unconstitutional- Law Remains in Effect During Appeal

On Dec. 14, 2018, U.S. District Judge Reed O'Connor issued a ruling that determined the Affordable Care Act (ACA) is unconstitutional because of last year's change to the federal tax law that zeroed out the ACA's individual mandate penalty. The ruling is not an injunction and does not block the operation of the law, so the ACA remains in effect. If the ruling is upheld on appeals, the entire ACA containing hundreds of provisions affecting all areas of the health care systemwould be struck down.

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UnitedHealthcare Oxford: Correct Email Address for Connecticut New Business Submissions in IDEA

It has been brought to UnitedHealthcare's attention that the Oxford Connecticut Small Group New Business Cover Letter in their online enrollment tool, IDEA, contains an incorrect email address for documentation submission. This error is preventing many of their Oxford small group employers from sending them a copy of their group enrollment cover sheet, binder check and/or payment confirmation change documentation.

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UnitedHealthcare Oxford: Incentives to Get Fit in the New Year!

UnitedHealthcare is pleased to tell you that their **Sweat Equity**physical fitness reimbursement program is now available to UnitedHealthcare members enrolled in New York large group (101+) plans, beginning with members of plans that renew or become effective in December 2018

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HealthCare.gov: Understanding Direct and Enhanced Direct Enrollment!

As an agent or broker, you have two ways to assist consumers with enrolling in and managing their Marketplace coverage: 1) through HealthCare.gov, working "side-by-side" with consumers, and 2) through the Direct Enrollment (DE) and Enhanced DE Pathways.To help you, Healthcare.gov has added new frequently asked questions (FAQs) on the DE and Enhanced DE Pathway.

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UnitedHealthcare Oxford: Mid-December Mailing About Out-of-Network Services

UnitedHealthcare is required by New York law to provide UnitedHealthcare and Oxford fully insured New York-situs plan members with examples of out-of-network sample services. The examples show estimated plan allowances for top-selling plans and usual and customary amounts (also known as UCR).

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AmeriHealth NJ: Market Edge December 2018

Market Edge includes news for brokers regarding AmeriHealth. To comply with state law, AmeriHealth New Jersey is issuing refunds to small employer group customers that offered SEH HMO plans in 2017.

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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.

Horizon BCBSNJ to Expand Its Laboratory Network

AHIC Medicare Supplement Rate Adjustment Effective January

Horizon BCBS February 2019 Renewals Posted to your Dashboard Extension of Deadline for 2018 1095 Forms

Horizon BCBS 2019 Small Group Submission Dates

Oxford February 2019 Renewals Posted to your Dashboard

AmeriHealth NJ February 2019 Renewals Posted to your Dashboard

2019 Individual Open Enrollment is Ending

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 N.J.

Click here for 2018 Horizon BCBSNJ deadlines

Click here for 2018 Oscar deadlines

Click here for 2018 UHC/Oxford deadlines

Please visit our <u>Events</u> page for a complete list of all new and retention business deadlines.

INDIVIDUAL REGISTRATION LINKS

2019 Gorman Sentinel Elite Horizon

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

