



IN THE NEWS THIS WEEK

Week of December 3rd

Dear Valued Broker,

UPCOMING EVENTS

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

CIGNA: IRS Extends 2018 Reporting Due Dates for 1095 Forms Sent to Individuals!

On Nov. 29, 2018, the Internal Revenue Service (IRS) announced extended deadlines for 2018 Minimum Essential Coverage (Section 6055) and Large Employer Shared Responsibility (Section 6056) reporting due to individuals in early 2019. The extended deadlines are as follows:

Table with 3 columns: 2018 Forms Sent to Individuals, Original Deadline, Extended Deadline. Row 1: Form 1095-B, 1/31/2019, 3/4/2019. Row 2: Form 1095-C, 1/31/2019, 3/4/2019.

Employers and insurers are encouraged to provide the forms to individuals as soon as possible, but no later than March 4, 2019. Individuals who file their 2018 federal income tax returns before receiving their 1095-B and 1095-C forms will not be required to amend their income tax returns once they receive their forms. They should keep their forms, once received, with their tax records.

It is important to note the IRS has not extended the due date for filing 2018 Forms 1094-B, 1095-B, 1094-C, or 1095-C with the IRS. The deadline remains February 28, 2019, for those with 250 or fewer forms filing by paper, or April 1, 2019, if filing electronically.

The IRS also extended its transition relief with respect to penalties if good faith efforts are made to comply with information reporting requirements. [Read the IRS notice on reporting extensions.](#)

To read more [click here.](#)

For more information, contact brokersupport@martinins.com

CARRIER UPDATES

UnitedHealthcare Oxford: City MD's Network Participation!

UnitedHealthcare is writing to let you know that they are currently working to continue their contractual relationship with CityMD. Unfortunately, they have not yet reached an agreement, and the deadline for the contract is rapidly approaching. Unless a new agreement is reached, CityMD will be an out-of-network provider as of Jan. 1, 2019.

[Read More](#)

HealthCare.gov Direct Enrollment Update!

The Centers for Medicare & Medicaid Services (CMS) developed a new 'enhanced' direct enrollment pathway for consumers to enroll in health insurance coverage through the Federally-facilitated Exchange. This new pathway allows CMS to partner with the private sector to provide a more user-friendly experience.

[Read More](#)

HealthCare.gov: Week 4 Open Enrollment Figures

During the fourth week of Open Enrollment, 500,437 people selected a plan using the HealthCare.gov platform, totaling 2,424,913 plan selections so far. CMS plans to

release these enrollment snapshots weekly during the Open Enrollment Period.

[Read More](#)

Bankers Fidelity: A Tropical Oasis is the Setting for the 2020 Sales Leaders Conference

Bankers Fidelity invites you to indulge in pura vida, or "pure life", as they embark on their annual adventure and explore Costa Rica on **May 7-12, 2020**. Not only will you be taken by the tropical scenery, you will also find your zen at the world class Four Seasons Hotel.

[Read More](#)

HealthCare.gov Consumer Auto Re-Enrollments Happening Soon!

Have your clients decided on their plan for the next year? If your clients do not update their Marketplace application and enroll in a plan before December 15, they will automatically be re-enrolled in a 2019 Marketplace plan.

[Read More](#)

Gente: It wouldn't be the holiday season without a 1095 delay!

The IRS has released notice 2018-94 announcing a delay in the deadlines for 1094 and 1095 reporting for 2018. Similar to last year, the IRS is making an accommodation to employers to prepare their forms. The filings are still due to the IRS as per the original deadline, and Gente is still prepared to help your clients meet all of the deadlines and reporting burdens.

[Read More](#)

Delta Dental New for 2019: Composite Fillings are Covered for All Teeth!

Delta Dental benefits are more attractive than ever for your 2-49 groups. Starting January 1, 2019, our coverage

will include composite (a.k.a. white) fillings for all teeth, including molars.

[Read More](#)

UnitedHealthcare.gov: The Oxford Garden State Network

When UnitedHealthcare launched the Oxford Garden State Network in 2015, their focus was on creating an affordable, convenient network option for New Jersey employers and their employees. Earlier this year, they expanded this network to include access to the Oxford Metro Network in New York, more than doubling the number of doctors and hospitals, helping to make it even easier for your clients and their employees to choose a doctor closer to home or work.

[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.

[Horizon BCBS New Horizon Blue App](#)

[Horizon BCBS: 2019 Small Employer Portfolio Changes](#)

[Horizon BCBS 2019 IHC Products and Rates](#)

[Horizon BCBS January 2019 Renewals Posted to your Dashboard](#)

[AmeriHealth NJ January 2019 Renewals Posted to your Dashboard](#)

[Qualcare 2019 Upcoming Reminders and Changes](#)

[Horizon Broker Education Series: 2019 IHC Dental/Vision Product Updates](#)

[Oxford January 2019 Renewals Posted to your Dashboard](#)

[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](#)

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 2018 Horizon BCBSNJ deadlines

[Click here](#) for 2018 Oscar deadlines

[Click here](#) for 2018 UHC/Oxford deadlines

Please visit our [Events](#) 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?

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