



IN THE NEWS THIS WEEK

Week of March 11th

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

**NJAHU: Update on Stop Loss Bill!**

On Monday, March 4th, the NJ State Senate Commerce Committee voted 3 to 2 in favor of moving Bill S3270 to the floor. The identical bill, Assembly Bill A5095 has been introduced and referred to the Assembly Financial Institutions and Insurance Committee.

A link to both bills is included below as well as a synopsis:

[https://www.njleg.state.nj.us/2018/Bills/S3500/3270\\_I1.PDF](https://www.njleg.state.nj.us/2018/Bills/S3500/3270_I1.PDF)

[https://www.njleg.state.nj.us/2018/Bills/A9999/5095\\_I1.PDF](https://www.njleg.state.nj.us/2018/Bills/A9999/5095_I1.PDF)

Carriers shall offer coverage to all eligible employees of small employers and their dependents and shall not exclude any employee or eligible dependent on the basis of a health status-related factor. Notwithstanding any other law to the contrary, a carrier and any other insurer that is subject to the insurance laws of New Jersey or any other state, shall not offer, issue or renew any stop

UPCOMING EVENTS

**CJAHU's | March Madness Meeting ft. Tim Clue**

March 14, 2019

[Register Here](#)

**MetLife | GA Dental Network Webcast**

March 14, 2019

[Register Here](#)

loss insurance policy of any kind to small employers 90 days after the date of enactment.

The bill amends the statutes that govern the New Jersey Small Employer Health Benefits (SEH) Program to prohibit health insurance carriers and other insurers from offering stop loss insurance policies to small employers in the State.

Stop loss insurance is designed to provide reimbursement for catastrophic, excess, or unexpected expenses, and it is used by some small employers to self-insure part of the health benefits coverage for their employees. Under current law governing the SEH, a small employer is defined to mean one that employs an average of at least two but no more than 50 employees, and the majority of the employees are employed in New Jersey.

**Amendment to the bill:** This subsection shall not prohibit a carrier or any other insurer from offering, issuing, or renewing a stop loss insurance policy to a multiple employer welfare arrangement.

Please reference by viewing NJAHU's News Alert by [clicking here](#)

For more information, contact [brokersupport@martinins.com](mailto:brokersupport@martinins.com)

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## CARRIER UPDATES

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### **MetLife: Dental Networks Created Equal!**

It's time for a refresh on how different dental networks stack up. Join MetLife for an information-packed webcast and walk away with tips and tools to help you analyze dental networks across different types and carriers.

[Read More](#)

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### **HealthCare.gov: Marketplace Weekly Recap March 4-8!**

Consumers may be unaware that the accuracy of their Marketplace enrollment application may affect their taxes. Be ready to help your clients understand [health](#)

[coverage-related tax questions](#) this tax season. Be sure to also [complete Marketplace registration and training for plan year 2019](#) to assist consumers year-around!

[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 2019 Small Group Submission Dates](#)

[Revision to Oscar's Q1 2019 New Jersey Small Group New Business Bonus Program](#)

[From the Desk of Allison Johnson: Webinar Update on IRS Form 1095 B](#)

[Qualcare 2nd Quarter 2019 Renewals Posted to your Dashboard](#)

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

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

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

[NJAHU: Update on Stop Loss Bill](#)

## 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 2019 Horizon BCBSNJ 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](#)

For more information, please contact Tyler Crine at  
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Any Questions or Feedback?  
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