



IN THE NEWS THIS WEEK

Week of October 14th

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

Medicare Part D Notifications - From the Desk of Allison Johnson!

It's Fall- the kids are back in school, leaves are falling, I refuse to acknowledge any footwear that isn't boots, and people have ten million questions about Medicare Part D notifications!

I promise the process isn't as painful as the myriad of questions make it seem. The carriers send out notifications to the group, so all the group has to do is send out the completed sample notice, which you can find [here](#). My recommendation is to send it to all employees. You never know who has a Medicare eligible dependent that you don't know about, and it's better to cover your bases.

Groups also need to confirm their status with CMS, which is done in the same link as the sample letters. They have really detailed instructions, and it's not very difficult, so that should be no problem for your clients.

UPCOMING EVENTS

Oscar Webinar Individual & Family

Wednesday, October
16, 2019 | 12:00 PM

[Register Here](#)

AmeriHealth Southern Broker Seminar

Thursday, October
16, 2019 | 8:30 AM

[Register Here](#)

AmeriHealth Northern Broker Seminar

Thursday, October
17, 2019 | 8:30 AM

[Register Here](#)

HealthCare.gov Upcoming Webinars

Thursday, October

Horizon and AmeriHealth have confirmed that all of their small group ACA plans are creditable. If you have a Horizon pre-ACA that is non-creditable, we will let you know! MHP (Qualcare) has two non-creditable plans, Rx4 and Rx5. Rx 6 isn't actually Rx coverage, so that won't count as creditable coverage either.

We get a lot of the same questions every year, and I am sure you do too. First is always "If I drop the Rx coverage, can I re-enroll?". The answer to that is that members can return to the group plan at open enrollment, or if they experience a triggering event. We also get a lot of "Is there coordination of benefits with the group plan and Part D?" Generally, Rx plans don't have coordination of benefits, so you could have both, but it won't do you any good.

So, I promise you that the Part D notifications aren't as scary as they seem. A few simple clicks of the keyboard, and your groups will be good to go!

You can view the carriers' releases here:

[Horizon BCBS](#)
[AmeriHealth](#)
[MHP](#)

For more information, contact
ajohnson@martinins.com

CARRIER UPDATES

HealthCare.gov: Upcoming Webinars!

Open Enrollment for plan year 2020 starts **next month on November 1**. Make sure you're prepared to assist consumers by participating in **free** Marketplace agent and broker webinars.

[Read More](#)

MetLife: The Evolution of Expat Talent into Global Brand Ambassadors!

Expats are often top talent for an organization and this niche audience has a unique perspective on work, life

17, 2019 | 2:00 PM

[Register Here](#)

Horizon Broker Education WebEx Series: IHC Medical Products 2019-2020

Thursday, October 24, 2019 | 11:00 AM

[Register Here](#)

Horizon Broker Education WebEx Series: IHC Medical Products 2019-2020

Thursday, October 24, 2019 | 1:00 PM

[Register Here](#)

Horizon Broker Education WebEx Series: IHC Medical Products 2019-2020

Friday, October 25, 2019 | 11:00 AM

[Register Here](#)

and life on assignment. To satisfy their growing demand, MetLife's Employee Benefits Trends Study reveals the emerging profile of the modern-day globally-mobile employee.

[Read More](#)

CMS: Individual Coverage Health Reimbursement Accounts (HRAs) and the Marketplace!

Join CMS's webinar session where they will cover Individual Coverage HRAs and explain how Marketplace agents and brokers identify if this could benefit consumers. They will also provide guidance on how Individual Coverage HRAs will impact consumers in 2020.

[Read More](#)

AmeriHealth: Medicare Part D Creditable Coverage Notification to Begin!

Under Medicare Modernization Act, the Centers for Medicare & Medicaid Services (CMS) requires employer groups and organizations that offer prescription drug coverage to their Medicare-eligible employees, retirees, and dependents to notify them by October 15th, 2019, of whether that coverage is "creditable" or "non-creditable".

[Read More](#)

Horizon Brief Notes: No-Cost Flu Shots and Other Immunizations!

Immunization are an important step in preventing illnesses and staying healthy, and they are a covered service under members' medical benefits - this includes no-cos flu shots.

[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.

[Updated Link: 2020 Horizon Individual Broker Registration](#)

[2020 Horizon Individual Broker Registration Site Currently Down](#)

[Horizon Broker Education Series: Stop Loss Training](#)

[Martin Insurance Group: NAIC Issues Alert about Fake Emails](#)

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

[Oscar NJ 2020 Update Webinars](#)

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

[Horizon Broker Education WebEx Series: IHC Medical Products 2019-2020](#)

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

[2020 Gorman Sentinel Elite Horizon](#)

For more information, please contact Tyler Crine at contracting@martinins.com

Any Questions or Feedback?
Please contact Jessica Martin at jessmartin@martinins.com



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