



IN THE NEWS THIS WEEK

Week of October 28th

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

New Jersey Reporting Guidance for Health Coverage Filings - From the Desk of Michelle Sheppard!

It's getting colder out, it's 4th quarter and one of the busiest times of the year so there's no better time to make you aware of some additional reporting requirements for the 2019 Tax Year!

To enforce the New Jersey Health Insurance Mandate, New Jersey is requiring third party reporting to verify health coverage information for New Jersey residents. This information will be transmitted through New Jersey's system for processing W-2 forms. The 2019 coverage information must be provided electronically by March 31, 2020.

For the 2019 Tax Year, New Jersey will accept 1095-A, 1094-B, 1094-C, 1095-B, and 1095-C forms. This is great because New Jersey will use the forms employers are already preparing. Employers do need to make sure that they submit these reports to both the IRS and New

UPCOMING EVENTS

Martin: End of the year Webinar!

November 6, 2019 10:00 AM

Register Here

Martin: End of the year Webinar!

November 7, 2019 10:00 AM

Register Here

CJAHU: November Meeting

November 14, 2019 8:30 AM

Register Here

Jersey as this new state requirement is in addition to the federal reporting requirements.

The requirements for an employer will be determined by the size of the employer and whether they are fully-insured or self-insured. Please refer to the bulletin below from the New Jersey Treasury for full details and information on how to submit forms.

- [NJ.Gov Treasury](#)
- [Horizon BCBS Reporting Still Required](#)

Please [click here](#) to read more.

For more information, contact msheppard@martinins.com

CARRIER UPDATES

Premiums for HealthCare.gov Plans are Down 4 Percent!

The Centers for Medicare & Medicaid Services (CMS) announced that the average premium for the second lowest cost silver plan on HealthCare.gov for a 27 year-old will drop by 4 percent for the 2020 coverage year. Additionally, 20 more issuers will participate in states that use the Federal Health Insurance Exchange platform in 2020 bringing the total to 175 issuers compared to 132 in 2018, delivering more choice and competition for consumers.

[Read More](#)

Horizon Brief Notes: Reporting Members' Coverage Still Required by the ACA!

Under the Affordable Care Act's (ACA) Insurance Coverage Reporting requirement, Horizon Blue Cross Blue Shield of New Jersey must provide information to the Internal Revenue Service (IRS) about its fully insured members' health insurance coverage using subscribers' and dependents' Social Security Numbers (SSNs). Horizon BCBSNJ will once again collect and

submit this information to the IRS on behalf of its fully insured members as proof that they had minimum essential health insurance coverage in 2019.

[Read More](#)

Horizon Brief Notes: Changes to Small Employer Health Plans and SHOP Renewals for 2020!

Horizon Blue Cross Blue Shield of New Jersey has updated its Small Employer Health Plan portfolio for 2020. These changes will become effective when a small employer customer renews into one of the impacted Horizon BCBSNJ health plans.

[Read More](#)

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[Read More](#)

Horizon BCBS: Your EOBs are going Digital!

No more waiting for the mail or sorting through endless piles of paperwork. With fast and secure access to all of your health plan details, you've got your most important personal health information right at your fingertips.

[Read More](#)

Delta Dental: Announcing Additional 2-50 Plans and Flexibility!

Delta Dental is excited to roll out improvements to our 2-50 life plans, as they have added plans and features that benefit both your groups and your business.

[Read More](#)

Members Health Plan NJ: Summary Plan Description!

Effective January 1st, 2020, the plan has a new summary plan description (SPD). Click below to review and/or download the new summary plan description or summary of material modification document for all groups transitioning to the new platform with Members Health Plan NJ.

[Read More](#)

HealthCare.gov: Marketplace 2020 Plan Information Now Available!

On October 25, 2019, CMS launched updates to window shopping (the ["See plans & prices"](#) page on HealthCare.gov) that allows consumers and their agents and brokers to preview 2020 plans and prices before Open Enrollment begins. Starting November 1, consumers can log in to HealthCare.gov to fill out an application and enroll in a 2020 Marketplace health plan.

[Read More](#)

OCA: Access Client Reports!

Renewal season is upon us and OCA wants to ensure that you have all the tools necessary to support clients with their benefits review. Under OCA's broker portal you have access to over 30 different client specific reports that include: **employee account balance, benefit account utilization, employee claims history, enrollment summary, and more.**

[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](#)

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

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

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

[Members Health Plan NJ: January Health Plan Important Information](#)

[Oscar Announcing their 2020 Bonus Program for Individual & Family Plans](#)

[Horizon BCBS Changes to Small Employer Health Plans and SHOP Renewals for 2020](#)

[Horizon BCBS January 2020 Renewals Posted to your Dashboard](#)

[AmeriHealth NJ January 2020 Renewals Posted to your Dashboard](#)

[UTM End of the Year Update Webinar](#)

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
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Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com

