



IN THE NEWS THIS WEEK

Week of October 29th

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!

UPCOMING
EVENTS

HEADLINE

Horizon Further- Horizon MyWay Members Receiving Notification of Enhancements!

Horizon has a new banking partner, FURTHER, that is going to give members more access to and control of their HSA accounts, but we've got some work to do to get there.

First things first, all members in a MyWay plan are going to receive a letter letting them know about the bank change and that they need to complete a form to move their money. The form needs to be received by the bank before November 30th to make sure that funds are available 1/1 after the blackout period is over. Anyone who's opposed to paper can fill out the survey online at <https://www.surveymonkey.com/r/horizonHSAtransfer>. As long as the form or survey is received by 11/30, there's a blackout period from 12/15-1/1 where funds will be unavailable, and then funds will be in the new bank account on 1/1- it's like a New Year Bonus!

For the procrastinators out there, here's how this will work- if the form comes in after 11/30, but before 1/11,

their blackout period starts 1/25 and lasts until 2/8. After that, they'll get to it as soon as they can, but all bets are off on the time frames. Plus, there's a \$3.50 fee per month starting 1/31, and no one wants to pay to get their own money!

Please see the attached documents. The first one is the [Notice to Members](#) and the second one is the [Benefit Wallet Account Transfer Form](#). Review both of these forms and complete them. You can also learn more about **Horizon BCBS FURTHER** by visiting our [blog](#).

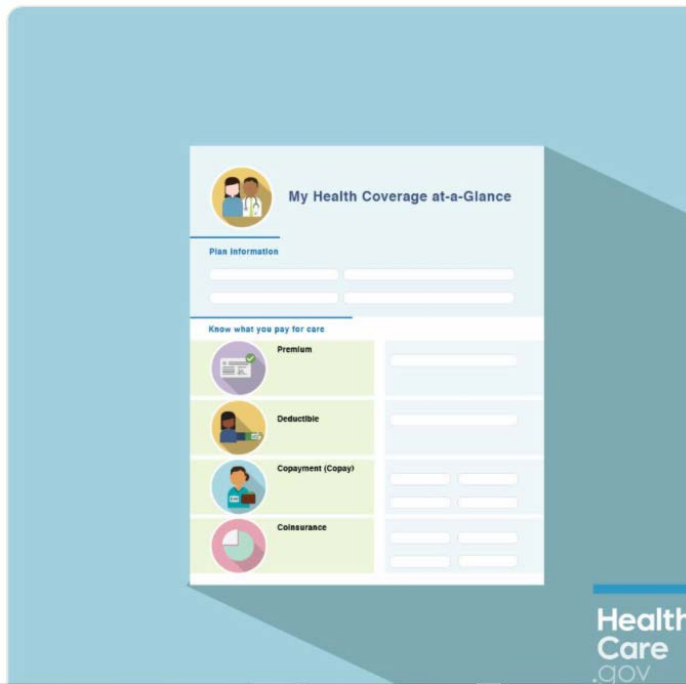
For more information, contact brokersupport@martinins.com

TWEET OF THE WEEK



HealthCare.gov  @HealthCareGov · Oct 23

Download the newest #Coverage2Care resource, My Health Coverage at-a-Glance to keep all of your health coverage information in one place!
bit.ly/MyHealthCove...



[Tweet of the Week](#)

CARRIER UPDATES

AmeriHealth NJ Releases 2019 IHC and SEH Information!

AmeriHealth NJ has released their 2019 individual rates, plan designs and small group brochure. You can view the information below:

[2019 IHC Brochure](#)

[2019 IHC Rates](#)

[2019 Small Group Brochure](#)

For more information, contact brokersupport@martinins.com

[Read More](#)

Oscar Plans and Rates for New Jersey

With Open Enrollment right around the corner, Oscar wants to make sure you have access to their New Jersey plans and products. Please visit their [brokers page](#) to find:

- [NJ 2019 Individual plans](#)
- [NJ 2019 Individual rates](#)
- [NJ 2019 Small Group plans](#)
- NJ 2019 Small Group rates (live for quoting on HealthConnect)

[Read More](#)

MetLife: Help your clients understand the significance of employee financial wellness!

Employers are realizing the significance of building a benefits program that supports the financial wellbeing of their employees, since financial stress is a universal issue. You can help them take a fresh look at their approach. MetLife will be holding a webinar that highlights the financial wellness and hidden cost of employee financial stress.

[Read More](#)

CIGNA: Opioid Legislation Signed into Law!

On October 24, 2018, the SUPPORT for Patients and Communities Act (SUPPORT Act) was signed into law. This comprehensive legislation addresses the U.S. opioid crisis and takes steps to augment and enhance the nationwide system for preventing and treating opioid addiction. Here's an overview of some of the health care-related policy changes included in the law.

[Read More](#)

Qualcare 2019 Upcoming Reminders and Changes!

Qualcare has announced that APEHP January 2019 renewals will be delayed, with an anticipated delivery in the second week of November. You will receive the renewal notification and documents via your MIG broker dashboard. Also, effective January 1st, 2019 the Affiliated Physicians and Employers Health Plans has updated its Producer Commission program.

[Read More](#)

OCA: New Regulations Make Drastic Changes to HRA Rules

Earlier this week, the tri agencies (DOL, Treasury, and HHS) published much anticipated proposed regulations regarding HRAs. The proposed regulations would make drastic changes to the rules currently applicable to HRAs offered to active employees. Under the proposed regulations, employers will be once again able to establish HRAs for active employees that reimburse the employee's premiums for major medical insurance purchased in the individual market, subject to certain conditions.

[Read More](#)

UnitedHealthcare: Brookdale Hospital Medical Center No Longer Participates in the UnitedHealthcare and Oxford Networks

In September, UnitedHealthcare sent you a notice about a potential contract termination with Brookdale Hospital Medical Center, in Brooklyn, New York, along with sample letters they were mailing at that time to self-funded plan participants.

UnitedHealthcare is now writing to let you know that their agreement with Brookdale Hospital Medical Center, which affects both UnitedHealthcare and Oxford commercial products, terminated on Oct. 13, 2018.

[Read More](#)

CIGNA: Administration Releases New Guidance on HRA and Section 1332 Waivers

Earlier this week, federal agencies released a proposed rule for Health Reimbursement Arrangements (HRAs) and updated guidance for Section 1332 State Innovation Waivers (now called State Relief and Empowerment Waivers). The Administration had indicated these changes are part of its ongoing efforts to increase choice and flexibility in the insurance market.

[Read More](#)

UnitedHealthcare: Pharmacy Network Change for Oxford Garden State Network

UnitedHealthcare is always looking for ways to make their health plan options more cost-effective for you and your clients, which makes them happy to announce they will be changing the pharmacy access for the Oxford Garden State Network to the OptumRx Value Pharmacy Network.

[Read More](#)

UnitedHealthcare: January 2019 Renewal Packages to be Reissued to Select Oxford New York Small Group

The renewal packages for some of Oxford's New York small groups renewing Jan. 1, 2019 contained incorrect rates.

UnitedHealthcare is mailing new, replacement renewal packages to the following groups, they are taking the necessary steps to correct their online enrollment.

[Read More](#)

HealthCare.gov: Marketplace 2019 Plan Information Now Available!

On October 26, 2018, CMS launched updates to window shopping (the "See plans & prices" page on HealthCare.gov) which allow consumers to preview 2019 plans and prices before Open Enrollment begins. As in previous years, window shopping lets consumers browse plans without logging in, creating an account, or filling out the official application.

[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](#)

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?
Please contact Jessica Martin at jessmartin@martinins.com

