

A look at the week's most recent employee benefits & announcements

IN THE NEWS THIS WEEK

November 23, 2015

The Martin Insurance Group family is thankful for...

- The upcoming 4 day weekend!
- Our families!
- Football & Turkey!
- Leftovers!
- Shopping!
- Snow - (Amber Loewen who works from home in Syracuse, NY.)

Ineligible small groups are thankful for...

The **Employer Open Enrollment Period** which started **November 15th** and will go until **December 15th, 2015**. Applications submitted between 11/15/15- 12/15/15 to be effective 1/1/2016 cannot be declined for failure to meet minimum participation or contribution requirements. It is important to note that an employer will still need to meet the definition of a small employer, so H/W groups or Owner Only groups are not eligible to apply during this period (*except* for some groups that may be able to satisfy the B definition). **If you are still reading and this interests you - call us to find out how this can work for you!** Please [click here](#) for reference in the NJ SEH Buyers Guide.

For more of the underwriting rules and nuances that may provide opportunities to you and your groups, please contact brokersupport@martinins.com

Thanksgiving Holiday Hours

To enjoy the holidays with our friends and families, we are making some changes to our normal business hours. Please take a look below!

Thursday, November 26, 2015 - closed for Thanksgiving
Friday, November 27, 2015 - closed for Thanksgiving

We wish all the best to you and yours and hope you get the opportunity to unplug a little and enjoy!

CARRIER UPDATES

Upcoming Events

Horizon BCBS Broker Education Webex Series: Dental and Vision Products

Date: November 24, 2015
Time: 11:00AM - 12:00PM
EST

**2016 Horizon BCBSNJ
Dental and Vision
Products**
**Presented by: Horizon
BCBSNJ**

**Registration Link: [2016
Horizon BCBSNJ Dental
and Vision Products](#)**

Date: November 24, 2015
Time: 1:00PM - 2:00PM
EST

**2016 Horizon BCBSNJ
Dental and Vision
Products**
**Presented by: Horizon-
BCBSNJ**

**Registration Link: [2016
Horizon BCBSNJ Dental
and Vision Products](#)**

CJAHU

CIGNA Final Regulations Issued on Several 2010 Provisions

On November 13, the Departments of Health and Human Services (HHS), Labor and Treasury issued final regulations regarding Lifetime and Annual Limits, Grandfathered Plans, Preexisting Condition Exclusions, Rescissions (Cancellation of Coverage), Dependent Coverage, Primary Care Physicians, Emergency Care, and Appeals and Review. These final regulations apply to individual and group health plans for plan years beginning on or after January 1, 2017. [Read More.](#)

CMS Agents/Brokers Important NPN Tips for Re-Enrollments

The Centers for Medicare & Medicaid Services (CMS) would like to provide a few tips to ensure that your National Producer Number (NPN) is retained when your clients re-enroll in coverage through the Marketplace for plan year 2016. The following guidance applies only to the Marketplace for Individuals and Families. NPNs are automatically carried over when agents and brokers assist small employers when logged into the Small Business Health Option Program (SHOP) Marketplace Agent/Broker Portal. [Read More.](#)

OCA Benefits Introduces Claims Express

OCA Benefits is excited to announce their new automated claims filing service called Claims Express! ClaimsExpress allows O.C.A. to automatically receive the Explanation of Benefits (EOB) for claim substantiation by linking up with the employee's personal insurance carrier account. After a one-time setup, all EOBs will be automatically submitted to O.C.A. for reimbursement. Yes, no more submitting claims! [Read More.](#)

IRS Resources Available to Help Insurance Providers and Employers Understand ACA Filing Requirements

The IRS has listed resources available to help insurance providers and employers understand the ACA filing requirements. As a reference, ACA information returns and transmittals are electronically filed through the ACA Information Returns system, also known as AIR. [Read More.](#)

OSCAR Doctor On Call will Save you Time and Money

With Oscar's Doctor on Call feature, members can skip the scheduling, the trek, the waiting room, and even the bill. This free service connects them directly to a board-certified doctor who can give advice and prescriptions for treating common ailments like a sore throat or the flu. Members can even share photos - confidentially, of course. All without leaving home, 24/7/365. [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

December Meeting

Disability Solutions for the Business Owner

hosted by John Gerard, Northeast Planning Corporation

CE Credits will be available

Course Number 88894802

Cost is \$20 for members and \$60 for non-members.

Breakfast is included

[Register Here](#)

in the industry! Check out what's happening below.

[2016 Medicare Parts A & B Premiums and Deductibles](#)

[Important Message from UHC/Oxford Regarding Commission Reductions](#)

IMPORTANT DEADLINES AND REMINDERS

New Business and Conversion Deadlines

Stay up-to-date and prepared with all the upcoming conversion and new business deadlines with the major SEH carriers in NJ.

[Click Here.](#)

2016 MARKETPLACE REGISTRATION LINKS

2016 links are out so make sure you are registered for this year's Open Enrollment Season!

For more information, please contact Greg Nocera at gnocera@martinins.com.

[2016 Horizon BCBS of NJ Marketplace Registration Link](#)

[2016 AmeriHealth Marketplace Registration Link](#)

[2016 UHC/Broker Marketplace Link](#)

[Oscar 2016 Marketplace Link](#)



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Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com