



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

## IN THE NEWS THIS WEEK

November 9, 2015

### Everyone Loves Pediatric Dental!

Pediatric dental is the trickiest of the essential health benefits! However, unless you have a grandfathered or grandmothered plan, employers must offer ACA compliant pediatric dental coverage to their employees to be in compliance with the law.

The two carriers that offer stand alone pediatric dental, Horizon BCBS and AmeriHealth NJ, are releasing new rates and new products for pediatric dental; hopefully to make this essential health benefit a little easier to deal with!

#### Horizon BCBS of NJ

Horizon BCBS of NJ introduced Family Grins and Family Grins Plus. Both plans utilize their PPO Network and meet the ACA requirement. They will also be introducing Horizon Healthy Smiles and Horizon Healthy Smiles Plus. Both plans provide access to the Horizon PPO Network, but with the Plus plan, members can also use the Horizon Traditional Network. These plans give members access to a variety of coinsurance levels, orthodontia benefits and a \$1,000 Max benefit.

[Click here](#) to read more.

Here are the 2016 SAPD Rates.

Individual D2908		Small Group D2913	
\$		Area 1	\$19.61
	20.59	Area 2	\$20.78
		Area 3	\$21.42
		Area 4	\$20.78
		Area 5	\$20.61
		Area 6	\$23.28

Rating Area	Counties
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### Upcoming Events

## MIG Upcoming CE Class

**Thursday,  
November 19th**

**Time  
9 AM- 12 PM  
8:30 AM  
Registration**

**Where  
Minebrook Golf  
Club  
500 Schooleys  
Mountain Road  
Hackettstown, NJ 07840**

[Register Here](#)

## CJAHU November Meeting: Central Does Central

This meeting is perfectly timed to help you get your

<b>Rating Area 1</b>	<b>Essex, Hudson, and Union</b>
<b>Rating Area 2</b>	<b>Bergen and Passaic</b>
<b>Rating Area 3</b>	<b>Monmouth, Morris, Sussex and Warren</b>
<b>Rating Area 4</b>	<b>Hunterdon, Middlesex and Somerset</b>
<b>Rating Area 5</b>	<b>Burlington, Camden and Mercer</b>
<b>Rating Area 6</b>	<b>Atlantic, Cape May, Ocean, Salem, Cumberland and Gloucester</b>

### AmeriHealth NJ

The AmeriHealth NJ suite of SEH and IHC dental plans include:

AmeriHealth New Jersey SEH Pediatric	AmeriHealth New Jersey IHC Pediatric
AmeriHealth New Jersey SEH Pediatric with Adult Preventive	AmeriHealth New Jersey IHC Pediatric with Adult Preventive
AmeriHealth New Jersey SEH Family	

The 2016 AmeriHealth NJ dental plans offer the same benefits and premium rates available in 2015 for SEH customers, a decrease of premium rates for IHC customers, but with a broader network of providers! This is an AmeriHealth branded product, but mirrors the benefits available to customers today from United Concordia dental plans.

[Click here](#) to read more.

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

### CARRIER UPDATES

#### 2016 Open Enrollments Begins

The 2016 Open Enrollment period is here and AmeriHealth NJ Renewal packages have been distributed to current subscribers. AmeriHealth's goal with their renewal packages was not only to educate their members on the 2016 plan offerings, but show them how they can save money this year. There are also some key deadlines to remember, which AmeriHealth highlights in their broker brief. [Read More.](#)

#### Health Republic of New Jersey: Open Enrollment Has Begun

Please be aware that all of Health Republic's individual members are in the process of receiving their notices for their 2016 renewal. These notices provide helpful instructions for current

questions answered to take advantage of the small employer open enrollment window and provide the most up to date information to your upcoming renewals affected by the market changes

ACA Critical Issues Today and Tomorrow  
2 CE credits  
NJ # 88893665

**Thursday,  
November 12th  
9 AM - 12 PM**

[Register Here](#)

**What's New for  
OSCAR in 2016!**

**Wednesday,  
November 11th  
10 AM**

[Register Here](#)

members as to how to continue their coverage with Health Republic in 2016, or select a new plan if they desire. [Read More.](#)

## **Help Your Small Business Clients Today!**

The Small Business Health Options Program (SHOP) Marketplace makes it easy for you to get new clients, by having them come to you. Creating a SHOP Marketplace profile is a simple way to get more small business clients. Once your profile is created, your name and the contact information you provide in your profile will be searchable by small businesses in your area looking for help with their SHOP Marketplace coverage. [Read More.](#)

## **UHC/Oxford Healthy Mind, Health Body**

In this issue of Healthy Mind, Healthy Body, Oxford is giving us 5 timesaving hacks for everyday life. You can't stop the clock to squeeze in more time. But you can make tiny changes in your daily routine to gain precious minutes. Done regularly, these five little life hacks may add up to quality time - and help you feel less stressed. [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.

[Oxford January Renewals Posted to your Dashboard](#)

[One More Time: ACA Reporting Requirements Webinar Hosted by EANJ/Qualcare](#)

[Whats New with OSCAR Webinar](#)

## **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 just now being released and as they come out, we will get them out to you! Stay tuned...

For more information, please contact Greg Nocera at [gnocera@martinins.com](mailto: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](#)