

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

IN THE NEWS THIS WEEK

December 22, 2014

Martin Speaks

The final regulation on the 90-day waiting period limitation was released in June of 2014. This regulation applies to all group health plans issued on or after 1/1/2015 - small and large groups, self-funded and fully-insured. The rule states that the maximum allowable waiting period is 90 days and allow for an orientation period of not more than 30 days. Employers who set up an orientation period based on a bona-fide, employment-based reason should ensure they have the practice documented in all job descriptions, employee handbooks, etc.

On October 28, 2014, NJ DOBI released a [bulletin](#) announcing updated small employer applications to include the option for a group to include an orientation period.

Oxford and AmeriHealth have broker briefs on the topic including new applications.

Check out our [blog post](#) for more information on how this affects both small and large employers and links to the updated carrier and state documents.

For more information or any questions, please contact brokersupport@martinins.com

LEGISLATIVE NEWS

Draft Employer Reporting Forms Released

Employers with 50 or more full-time equivalent employees are required to report detailed information about the coverage offered to each of their employees to both the IRS and each individual employee. Draft forms and instructions have been released. The first required reports are due in early 2016 and will reflect information from 2015. It is very important that your clients work now to update their systems to collect this required information. Please note that this provision applies to all employers with 50 or more full-time equivalents, even if they also qualify for a transitional relief with regard to penalties.

CIGNA's Informed on Reform has released a great informational

Upcoming Events

January Broker's Choice CE Class

We love our brokers! We appreciate the support you give us all year and want to do something to give back to you.

You spoke and we listened! The class has been designed based on the question and topics you submitted.

When

Thursday, January 22nd
9 AM- 12 PM
8:30 AM Registration

Where

Horizon BCBS of NJ Wall Building
1427 Wyckoff Road
Wall Township, NJ 07727

REGISTER HERE ►

broker brief on the reporting requirements to assist brokers. [Read More.](#)

Please contact us for assistance in understanding and complying with this new requirement.

CARRIER UPDATES

Horizon BCBS - New Maternity Health Coach Program Available

Horizon Blue Cross Blue Shield of New Jersey has added a Maternity Health Coach program to its existing 24/7 Nurse Line and PRECIOUS ADDITIONS® programs to provide a wider range of personal support for eligible expectant mothers.

[Read More.](#)

Horizon BCBS - Rothman Orthopaedic Specialty Hospital Joins Network

Horizon Blue Cross Blue Shield of New Jersey is pleased to announce that Rothman Orthopaedic Specialty Hospital, LLC, located in Bensalem, Pennsylvania, is now part of the Horizon Hospital Network, effective January 1, 2015.

[Read More.](#)

Health Republic: Enroll Until Dec. 29 for Jan. 1 Coverage

The deadlines for submitting individual offexchange and group applications for a January 1, 2015 effective date is December 29. [Read More.](#)

AmeriHealth: Annual NCQA notifications sent to members

Each year, the National Committee for Quality Assurance (NCQA) requires that we notify members of important privacy information, benefits, and value added programs. As well, there are legal and privacy notices members must be notified of annually. Previously, this information was sent to members in Update magazine, a print publication. [Read More.](#)

AmeriHealth: Additional Requirements for 90-day waiting period

Regulations will allow for a one month orientation period to determine if the employee is eligible for health coverage. The enrollment process remains the same for any group that does not use an orientation period. [Read More.](#)

AmeriHealth: Group Medicare Advantage customers migrating to new operating platform

The actual migration of group Medicare Advantage customer data to the new operating platform is now underway. As a result, group administrators and direct pay members

[Read More.](#)

Aetna: Health Care Reform Update for the Week of December 15

This weeks Aetna Health Reform Weekly highlights a \$1 trillion spending bill that narrowly passed in the House last week. [Read More.](#)

UHC/Oxford - Health4Me App Upgraded for Oxford Plan Members

The Health4Me software application ("app"), available to Oxford plan members for use with their mobile devices, has been enhanced with new features that enable members to view their claims and check the status of their deductibles and out-of-pocket

maximum amounts. [Read More.](#)

Oscar Insurance: Want Health Insurance for 2015? Sign Up Now!

Introducing a simpler, smarter, and more friendly health insurance company. At Oscar, helping members stay healthy and giving them access to great care is important to us, that's why all our plans include great coverage and great benefits. Here are some examples that we think you'll love [Read More.](#)

Oscar Insurance Off Exchange Open Enrollment Extended!

Due to popular demand from the producer community we are extending the Off Exchange enrollment deadline. Individuals will now have until December 31st to select an Off Exchange Oscar plan for a January 1, 2015 effective date. [Read More.](#)

CMS November 2014 Edition - News for Federally-facilitated Marketplace Agents and Brokers

We are working to fix an issue where some consumers who qualify for a hardship exemption for 2015 receive eligibility results with an exemption certificate that is incorrectly dated for 2014. This is a display error and it will not impact a consumer's ability to receive 2014 or 2015 hardship exemptions, or their ability to enroll in a catastrophic plan for 2015. [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

[Martin Insurance Group Holiday Hours](#)

[Horizon BCBS 2014 Year End Updates](#)

[What's New with Health Republic of NJ!](#)

[AmeriHealth February 2015 Renewals Posted to your Dashboard](#)

[Oxford February 2015 Renewals Posted to your Dashboard](#)

[Horizon BCBSNJ February 2015 Renewals Posted to your Dashboard](#)

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.](#)

2015 Marketplace Registration Links

Don't forget to get set up with the carriers and MIG to sell through the Marketplace for 2015. See below for more details!

[2015 AmeriHealth IHC Portal Registration Link](#)

[2015 Horizon BCBS of NJ Marketplace Registration Link](#)

2015 UHC/Oxford Marketplace Registration

Health Republic of NJ Licensing



JOIN OUR MAILING LIST

Any Questions or Feedback?

Please contact Jessica Martin at
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[Forward this email](#)