

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

### IN THE NEWS THIS WEEK

December 8, 2014

#### **MARTIN SPEAKS**

There is still time to sell and become licensed for this year's Open Enrollment Season!

Oxford is hosting a webinar to learn more about the Individual Marketplace plan designs they are offering to New Jersey residents through the FFM.

Topics of discussion will include:

- How to quote
- How to sell
- Commission

December 11, 2014 at 9:00 a.m.
The presentation will last approximately 1 hour.

Please <u>click here</u> to register

#### **LEGISLATIVE NEWS**

### CMS Hosts "A Call with President Obama in Advance of Open Enrollment"

President Obama invited the broker community to join a live conference call with himself, Department of Health and Human Services (HHS) Secretary Sylvia M. Burwell, and Senior Advisor Valerie Jarrett to discuss the upcoming open enrollment period for the health insurance marketplaces under the Affordable Care Act.

Please <u>click here</u> to listen to a recording of this call.

#### **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

**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 ▶

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 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**

### Aetna Health Care Reform Update: House Republicans File Lawsuit over Health Care Law Enforcement

Aetna's Health Reform Weekly for this week focused on House Republicans filing a lawsuit challenging President Obama over delays in implementation of the Affordable Care Act's employer mandate and the funding of cost-sharing subsidies for low-income Americans. Read More.

#### AmeriHealth 2015 Product Portfolio and Marketing Collateral

AmeriHealth announced there are serveral important changes regarding billing and ID cards that AmeriHealth wanted to share in advance of their new operating system to ensure that you are well-informed and the brokers can assist in any way Read More.

### AmeriHealth Group Medicare Advantage Customers Migrating to New Operating Platform

Serving the customer base with the most efficient and innovative ways is something AmeriHealth looks to accomplish by migrating all group Medicare Advantage customers to a new operating platform which becomes effective 1/1/2015. Read More.

## CIGNA: IRS Provides Guidance on Minimum Essential Coverage, Affordability and Hardship Exemptions

CIGNA put out a Health Care Reform Alert this past week relaying information on a list of all hardship exemptions from the Individual Mandate that may be claimed on an individual's federal income tax return without obtaining a hardship exemption certification.

Read More.

### Horizon BCBS IHC and Pediatric Dental Insurance Plan Renewals

Horizon BCBS released an updated announcement that advised they have mailed policy renewal letters to all members who have individual health and/or pediatric dental insurance plans. Read More.

### Horizon BCBS New PCMH Advantage EPO Plan Available for a January 1, 2015 Effective Date

Horizon BCBS of NJ will offer small group customers a new plan option, Horizon Patient-Centered Advantage EPO Gold, effective January 1, 2015. Read More.

### **UHC/Oxford: Creditable Coverage Certificates Requirement Update**

Oxford's Broker Connection this week focuses on the Creditable Coverage update. The generation of HIPAA Certificate of Creditable Coverage (COCC) upon member termination will no longer be

necessary because the pre-existing condition limitations are fully eliminated in 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

Health Republic Insurance of NJ 2015 IHC Enrollment Kit

AmeriHealth NJ 2015 Individual Rates

Horizon BCBS of NJ 2015 Individual Plan Decision Guide

Don't Miss out on the SEH Employer Open Enrollment Period

Aetna CLI Bonus Program

MIG Holiday Office Hours

#### 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. <u>Click Here.</u>

#### 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



Any Questions or Feedback?

Please contact Jessica Martin at iessmartin@martinins.com