



## IN THE NEWS THIS WEEK

Week of June 4th

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!

### HEADLINE

#### **New Jersey Legislators Pass Bill that Would Restore ACA's Individual Mandate: From the Desk of Jessica Martin**

On Wednesday, May 30th, New Jersey became the second state to adopt the individual health insurance mandate. New Jersey's mandate is scheduled to take effect on January 1, 2019 and will be very similar in structure and scope to the federal mandate. Revenue from the penalties are estimated to be \$90 - \$100 million. These funds will be used as a reinsurance fund to help stabilize premium in the NJ individual market. NJ's new law will be effective January 1, 2019 with very similar penalty amounts and triggers.

To read more, visit our blog on [Martin Speaks](#).

For more information, please reach out to [jessmartin@martinins.com](mailto:jessmartin@martinins.com)

### MARTIN SPEAKS

**IRS 227 Letters**

### UPCOMING EVENTS

**Cigna - The Value of Pharmacy and Medical Integration**

**Tuesday, June 26**

**2PM - 3PM**

[Register Here](#)

**Horizon BCBSNJ - Blue365 Webinar**

**Thursday, June 28**

**12PM - 1PM**

[Register Here](#)

The IRS is in the midst of reconciling 2015 employer mandate penalties. Applicable Large Employers who may owe a penalty will receive a 226J letter from the IRS indicating which of their employees received advanced premium tax credits for months during 2015. That letter gives the employer an opportunity to dispute the findings. It has been reported that over 30,000 226J letters have been sent to employers and over 80% have been successfully appealed. Most of the problems arise from inaccurate 1095-C & 1094-C reports.

After an employer response to the 226J, the IRS will reply with a 227. Employers should be sure to read the 227 carefully as it will contain next steps and deadlines. There are 5 different categories of responses from the IRS which are detailed in the link below. The 227 is not a bill. If a penalty is due, a bill will be sent separately using form CP220J.

[Read More](#)

---

### **Governor Murphy Signs Out-of-Network Health Care Bill**

Governor Murphy signed a bill into law designed to address out-of-network costs. The law instituted disclosure requirements to prevent surprise bills and creates an arbitration system for out-of-network billing disputes.

[Read More](#)

**TWEET OF THE WEEK**

.@GovMurphy signs out-of-network #HealthCare bill | “No one likes to be blindsided. But that’s what’s been happening to residents who did not know they were getting out-of-network medical care until they received a bill in the mail.” @SpeakerCoughlin [bit.ly/2J5ND0D](http://bit.ly/2J5ND0D)



[Tweet of the Week](#)

## CARRIER UPDATES

### QualCare - Updates to QualCare's New Business Paperwork

QualCare has revised their New Business paperwork used in the small group and midsize markets. These improvements include the addition of a broker enrollment checklist as well as updated enrollment forms and waivers.

[Read More](#)

---

HealthCare.gov - SEP Clients Need Your Help All Year

Consumers who qualify for a special enrollment period can enroll in Marketplace coverage outside of Open Enrollment if they experience certain events, including change in eligibility for Marketplace coverage or help paying for coverage, change in primary place of living, or loss of qualifying health coverage.

[Read More](#)

---

### **Horizon BCBS - Member Incentive for Completing an In-Home Health Assessment**

Horizon BCBS is now offering \$40 CVS gift cards for completing a comprehensive health assessment. This assessment is part of the member's current coverage and is provided at no additional cost. It does not replace appointments or care provided by the member's primary care or personal doctor and participation in the assessment is strictly voluntary.

[Read More](#)

---

### **AmeriHealth - Updated AmeriHealth New Jersey Commit2Wellness Program**

AmeriHealth has recently updated their Commit2Wellness program. Members are now required to submit an activity verification form, along with supporting documentation, in order to be eligible to redeem wellness dollars for a gift card. When members are validating their physical activity in the activity verification form, they must submit either our fitness log, a print out from their gym, or a log from a fitness app.

[Read More](#)

---

### **Horizon BCBS - Dental Grid and Grid Plus Information**

Horizon BCBS has extended their Grid Network of providers, now including 103,000 participating dentists. The Grid networks are exclusively for members of participating Horizon BCBS plans, giving their

customers access to a seamless network solution encompassing all 50 states.

[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.

[Revised QualCare New Business Paperwork](#)

[Horizon BCBSNJ August 2018 Renewals Posted to your Dashboard](#)

[AmeriHealth NJ August 2018 Renewals Posted to your Dashboard](#)

[Oxford July 2018 Renewals Posted to your Dashboard](#)

[Qualcare 3rd Quarter 2018 Renewals Posted to your Dashboard](#)

[Oscar 3rd Quarter 2018 Rates Have Been Posted](#)

## 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.

## 2018 INDIVIDUAL REGISTRATION LINKS

[2018 Gorman Sentinel Elite \(Horizon\)](#)

[2018 Litmos \(AmeriHealth\)](#)

[2018 Oscar Producer Onboarding](#)

For more information, please contact Tyler Crine at  
[contracting@martinins.com](mailto:contracting@martinins.com)

Any Questions or Feedback?  
Please contact Jessica Martin at [jessmartin@martinins.com](mailto:jessmartin@martinins.com)



Copyright © 20XX. All Rights Reserved.