

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

IN THE NEWS THIS WEEK

Upcoming Events

Week of October 3rd

MARTIN SPEAKS

A few notes to remember about handling your Pre-ACA renewals with Horizon:

All groups converting from a pre-ACA to an ACA plan are required to send in, with the conversion form, new certification paperwork including applicable tax documentation as noted below, and waivers.

This is for ALL PRE-ACA to ACA CONVERSIONS regardless if they have sent in their certification previously to Horizon and were advised they could renew as is by Small Group certification.

Mandatory Tax Documentation for groups with 2-5 eligible or 45 plus eligible:

- Schedule C: for single owner, sole proprietor plus 3rd qtr 2016 WR-30 for employees.
- K-1(s): for partnerships (must total 100% ownership), plus 3rd qtr 2016 WR-30 for employees.
- Form 1120 including Schedule G for 2015: for corporate entities (for C and S corps), plus 3rd qtr 2016 WR-30 for employees.
- NJ State WR30 (Quarterly Wage Report): most recent completed quarter for all employees. As of 10/1/16, 3rd qtr WR-30s will be required for 4th qtr 2016 conversions.

Certification paperwork goes out at least 120 days prior to a group's renewal and groups are instructed to return it to Horizon immediately.

At the time this is done, these groups have not received their renewals so the group has not determined if it will be renewing as is into the existing pre-ACA plan or moving to an ACA plan.

For example, if a pre-ACA group has sent in their certification, and they are a Husband/Wife group, Horizon is reviewing it based on their pre-ACA regulations and the group will be able to renew as is into the pre-ACA renewal offer based on the info Horizon received AT THAT TIME.

This is why new certification paperwork including waivers and tax docs (as applicable above) are required with the conversion paperwork for groups converting pre-ACA to ACA. This is especially necessary for groups 5 and under and 45 plus. It is also to closely

CJAHU October Meeting: Employer Reporting Updates!

The first round of employer reporting deadlines have come and gone - did all of your clients get them done on time? How did the process go? Come join us on October 13th as Chris Vanderwolk of gente Employee Benefits and HR Solutions gives us an update on what happened, what's coming for this year's reporting, and how you can help your clients through the 1094/1095 process.

Thursday, October
13th
9 AM

Hilton Garden Inn

monitor that Husband/Wife and Owner only groups are renewing as is in a pre-ACA plan and not converting to an ACA plan.

As always, the conversion deadline for renewing groups or off anniversary conversions is 5 business days prior to renewal date.

Please contact Hiral Patel for all your questions as well as help with market analysis, pre-filled forms or anything else you need to assist with your 4th quarter renewals.

For more information, please contact Hiral Patel at hpatel@hpatel.com

Edison, NJ

[REGISTER
HERE](#)

For more information,
please contact
jessmartin@martinins.com

CARRIER UPDATES

Reminder AmeriHealth RX and Mail Order Transitions to Occur October 1st

As of October 1, large group members will transition to AmeriHealth's new pharmacy claims processing platform. These members will now be able to access their prescription benefits via amerihealthexpress.com instead of MyFuturescripts.com. Members will see a message on the FutureScripts portal, directing them to AmeriHealthExpress to access their prescription benefits.

[Read More.](#)

Small Group Withdrawals Effective December 31st

Horizon Blue Cross Blue Shield of New Jersey sent out a Brief Notes back on September 26, 2016 addressing withdrawals of small group products effective December 31, 2016. Group customers with in-force health plans can remain in their coverage until their first group anniversary on or after January 1, 2017. The plans listed in this broker brief will not be available for sale as of January 1, 2017.

[Read More.](#)

2017 Group Medicare Non-Renewal Notice

AmeriHealth New Jersey will be exiting the Medicare Advantage market in all 21 counties effective January 1, 2017. They will be mailing members of groups headquartered in New Jersey a non-renewal letter on September 28, 2016. The letter explains their coverage will end on December 31, 2016 and they must take action before December 31, or they will only have Original Medicare starting January 1, 2017.

[Read More.](#)

Quote Information for Oxford 2-50 Small Group Transitional Relief Coverage

As mentioned in an earlier communication, Transitional Relief coverage will no longer be available to Oxford New Jersey small groups (2-50) beginning with February 1, 2017 renewal dates. Affected New Jersey small groups currently enrolled in Transitional Relief plans do, however, have the option to move their renewal date to January 1, 2017 and continue their Transitional Relief coverage through December 31, 2017. The decision to move a group's renewal date to January 1, 2017 must be made by November 15, 2016, regardless of their current renewal date.

[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.

[Aetna Revised Medicare Supplement Commission Schedules Effective October 1st](#)

[AmeriHealth December 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.](#)

2017 MARKETPLACE REGISTRATION LINKS

2017 links are coming out soon so look out for our office to contact you soon!

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



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Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com