

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

IN THE NEWS THIS WEEK

FEBRUARY 10, 2014

Market reforms have consequences!

Everyone is aware that insurance carriers can no longer impose pre-existing condition exclusions on policies. What is not as well understood is how this affects when members can enroll on individual and group policies.

Small employer groups and their employees no longer enjoy continuous enrollment. This applies to all new policies and will apply upon renewal for existing policies. This means that an employee must enroll upon initial eligibility, during an open enrollment period or during a special enrollment period. If an employee is outside one of these windows, he or she cannot enroll on the group health plan.

Similar rules apply to the individual market.

[Here is a quick guide to enrollment periods in the SEH & IHC Markets](#)

Martin Insurance Group

[Horizon BCBS of NJ Business Process Update](#)

Horizon BCBS of NJ

[Horizon BCBS of NJ Request for 2012 Group-Size Information Medical Loss Ration](#)

AmeriHealth NJ

[AmeriHealth NJ Message for SVP Sales and Marketing Michael Munoz](#)

[AmeriHealth NJ IHC Application Deadline Update](#)

UHC/Oxford

[UHC/Oxford Transitional Coverage Plans for New Jersey Small Groups \(2-50\) Now in IDEA](#)

Aetna

[Aetna Brokers Placing New York Business Reminder: Deadlines set for 2-100 March Effective New Business Submissions](#)

Upcoming Events

**Martin Insurance Group
Upcoming CE Class**

For our February CE Class, we will dive into the new SEH Regulations and explore alternate contribution strategies!

Thursday, February 20th

9 AM - 12 PM

8:30 Registration

REGISTER HERE ▶

**CJAHU February Meeting
Private Exchanges!**

**Sponsored by AmeriHealth NJ
& Health Republic of NJ**

Thursday, February 13th

9 AM - 11 AM

8:30 Registration

REGISTER HERE ▶

Health Republic of NJ

Health Republic First Edition Broker Broadcast



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Any Questions or Feedback?

Please contact Jessica Martin at
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