

Small Employer Group Insurance Carrier Requirements

Updated August 2018

Insurance Carrier	Effective Dates	Submission Deadlines	Tax Documents Required	Off Exchange Participation Requirements	Plan Combination Allowances	Out of Area Requirements	Lab Vendor	Rx Vendor	Pediatric Dental Coverage	Pediatric Vision Coverage	H.S.A. Vendor	Broker Commissions
Horizon BCBS	1 st , 15 th , and 28 th	8 days after the effective date	For groups under 6 eligible (not including owners or spouses of owners), may be required for groups that have terminated within the last 5 years	75%	3 plans, 4 if at least one option is Omnia. You may not have the same Advantage EPO plan with and without BlueCard	The group must have a physical location in the state of NJ, it cannot be the home of an owner or employee	LabCorp	Prime Therapeutics	May be removed group level with proof of other compliant dental. May be removed at member level upon submission of signed application. Several options, Young Grins is default	Included on all ACA plans. Benefits provided by Davis Vision	My Benefit Wallet (Formerly Mellon Bank) available at no cost to members enrolled on a My Way H.S.A. Plan. Not available on OMNIA plans	4.25%
AmeriHealth	1 st and 15 th	Business day prior to the effective date	For groups under 6 eligible and under 5 enrolling	75%	Up to 4 plans, one less plan than the number of people enrolled	The group must have a physical location in NJ	LabCorp	Future Scripts	May be removed group level with proof of other compliant dental, cannot be removed member level. Several options, can only be changed at renewal	Included on all ACA plans. Benefits provided by Davis Vision	PNC Bank	4.5% New 4% Renewal
Oscar	1 st and 15 th	Business day prior to the effective date	Proof of business and employment required for groups under 6 eligible	75%	Groups may choose three (3) plans per class with up to 3 classes. Plans without enrollees at initial enrollment will be available for new enrollees throughout the year.	The group must have a physical location in the state of NJ, it cannot be the home of an owner or employee Employees must live, work, or reside in the service area No National Access available	Quest	Caremark	Built in to medical plan, cannot be removed. The pediatric dental partner is Liberty Dental	Included on all ACA plans. Benefits provided by Davis Vision	Health Equity	5%

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Oxford	Any day	Day of effective date	Required for all groups	75%, subsidies are not valid waivers	4 plans, someone must enroll on each option	The group must be situated in NJ, no employee requirements	LabCorp, Bio Reference	Optum Rx	Built in to medical plan, cannot be removed. Subject to medical benefits	Included on all ACA plans. Benefit provided by UHC	Optum Bank	4.25%
Qualcare	1 st	15 days prior to effective date, will review late submissions	Required for all groups. 2 quarters WR30 required for new submissions	75%, including valid waivers. All waivers are considered valid	May have all options, including "ghost" plans	The group must have a physical location in the state of NJ 75% of eligible employees must reside in NJ	Quest	Express Scripts	Not required or available	Not required or available	OCA Benefits-certain fees waived	5%