



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

## IN THE NEWS THIS WEEK

**Week of July 11th**

### MARTIN SPEAKS

#### Why the juice IS worth the squeeze

Horizon Blue Cross Blue Shield released a broker brief detailing the results of their enhanced fraud detection efforts. "In 2015 - Horizon BCBSNJ's Special Investigations Unit (SIU) - generated \$43.2 million in savings, as identified through a combination of monies recovered and losses avoided. Those successful investigations involved 988 new fraud cases being opened by the SIU in 2015 alone."

In this case, the juice is \$43,200,000 in savings that goes toward reducing premium costs for all enrollees and protects the integrity of the insurance market in New Jersey; and the squeeze is the additional paperwork and compliance checks that help these efforts to root out fraud, waste and abuse.

The Martin team is very fortunate to have best-in-class broker partners who work very hard along with us every day to do the right thing for our shared clients and carriers as well as the integrity of the markets we serve.

Please [click here](#) to read Horizon's official broker brief

### CARRIER UPDATES

#### AmeriHealth June Broker Briefs

AmeriHealth New Jersey is pleased to present their new Broker Brief layout for their September newsletter. They are dedicated to keeping you informed - the new, streamlined, easy to read layout will allow you to browse through the articles, organized by market segment, and read a brief summary before reading the full article. Check it out and let us know what you think! [Read More](#)

#### AmeriHealth NJ Discontinuation of COBRA Services

AmeriHealth New Jersey will no longer provide administrative services for the continuation of coverage COBRA and Retiree Billing services. They will discontinue COBRA administration and Retiree Billing services in 2016 for customers on the following schedule:

- For customers renewing January 1, through July 31, COBRA administration services will end on December 31, 2016.

### Upcoming Events

## NJ MEWA Law CE class - Presented by Steve Honig

Please join us for an exciting new class in our new Cranbury office, NJ MEWA Law!

The 2 hour CE class, presented by Steve Honig of O.C.A.

Benefits, will go over what a MEWA is, how it is different than conventional insurance, and how a MEWA minimizes financial risk.

We will also have Qualcare available to do a review of their products and for any questions.

Space is Limited!

**August 18th at 9 AM  
259 Prospect Plains  
Road  
Building, F, Suite 110  
Cranbury NJ, 08512**

**[Register Here](#)**

For more information, please contact

- For customers renewing August 1, through December 31, services will end on their 2016 renewal date.
- Approximately 30 days before COBRA administration services end, COBRA members will be notified that their COBRA plan is being transferred to another service provider, and their COBRA eligibility will continue uninterrupted.

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## Employer Notifications of Employee Subsidy - What to Expect and How to Respond

### **All Brokers Placing New York Business - Aetna Updated Underwriting Guidelines Now Available for 1-100 Business in 2016**

As one of Aetna's small group broker partners, Aetna has released updated UW guidelines in New York. Their underwriting brochures provide a summary of Aetna's underwriting rules and are updated each year.

[Read More](#)

### **It's Time for a PTC Checkup for your 2016 Health Insurance Marketplace Coverage**

If you or anyone in your family are getting advance payments of the premium tax credit, it's the time of year for a checkup to see if you need to adjust your premium assistance. Since the advance payments are paid directly to your insurance company and lower the out-of-pocket cost for your health insurance premiums, changes in your income or family size may affect your credit. You should report changes that have occurred since the time that you signed up for your health insurance plan. [Read More](#)

### **Horizon BCBSNJ Invested \$8.1 Million in Healthier Communities**

Working with community partners to keep children healthy; generously supporting local organizations that connect New Jerseyans to life-saving health services; and donating time, talent, and resources to make New Jersey communities stronger and more vibrant - details on these and other ways that Horizon Blue Cross Blue Shield of New Jersey is making a positive difference in the lives of millions of state residents can be found in the just-released 2015 Corporate Social Responsibility Report.

"As a New Jersey-based company for 84 years, Horizon continually strives to be a responsible corporate citizen that enriches the lives and health of the state's residents," said Robert A. Marino, Chairman & CEO of Horizon BCBSNJ. "I am proud of what we have been able to accomplish through our charitable efforts, and applaud our 5,000 employees for consistently demonstrating their passion for giving back to the communities where they live and work." [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.

[Oxford September Renewals Posted to your Dashboard](#)

[Get Ready to Certify with UnitedHealthcare!](#)

Please join us for our upcoming webinar, hosted by Stephanie Colonna-Romano, as we go over these notifications and the appeal process.

**July 19th  
10 AM**

**Register Here**

**Download Our  
New App -  
Go Martin!**

As an insurance broker, you're always on the move - so we've made it easier for you to do business quickly, effectively, and securely with our new mobile app, Go Martin. Now you can handle customer claims, confirmations, and renewals - or chat and share messages on the go - all while staying in full compliance.

[Click here for the full release](#)

Below are links to the Apple Store and Google Play store to

[Employer Notifications of Employee Subsidy - What to Expect and How to Respond](#)

download Go Martin instantly!

[Broker Education WebEx Series: NJ Benchmark Plan and Essential Health Benefits](#)



## 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.](#)



For more information, please contact  
[brokerresources@martinins.com](mailto:brokerresources@martinins.com)

## 2016 MARKETPLACE REGISTRATION LINKS

2016 links are out so make sure you are registered for this year's Open Enrollment Season!

For more information, please contact Greg Nocera at  
[gnocera@martinins.com](mailto:gnocera@martinins.com).

[2016 Horizon BCBS of NJ Marketplace Registration Link](#)

[2016 AmeriHealth Marketplace Registration Link](#)

[Oscar 2016 Marketplace Link](#)



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**Any Questions or Feedback?**  
Please contact Jessica Martin at  
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