

## eBulletin

Special Notice

October 3, 2016

### **Quote Information for Oxford New Jersey Small Groups (2-50) Clients Enrolled in Transitional Relief Coverage** Groups May Renew Early to Maintain Current Coverage

In the next few weeks, you'll receive quote information for all of your clients currently enrolled in Transitional Relief coverage. As mentioned in our 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. Please present this quote information to your groups when discussing the option to move their renewal date.

**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.**

Please be sure your clients are aware of the following:

#### **If they wish to move their renewal date to January 1, 2017:**

- They must complete and submit a **New Jersey Renewal Date Change and Plan Year Verification Form (for New Jersey Transitional Relief 2-50)**, which will be included with the quote information, and a signed copy of the rate information by November 15, 2016.
- Contract year benefit accumulation periods (deductibles and out-of-pocket-maximums) will reset on January 1, 2017. Calendar year benefit accumulation periods will reset on January 1, 2017.
- The group will be responsible for notifying employees of plan changes 30 days in advance of the new policy effective date and for distributing a new Summary of Benefits and Coverage (SBC).
- The group's 2018 renewal date will be January 1, 2018.
- If a group has multiple Transitional Relief policies, the renewal date must be moved to January 1, 2017 for all policies. Otherwise, the group will need to move to an Affordable Care Act (ACA) compliant plan design for all policies.
- Groups will only be permitted to move to different plans within the same product, and cannot renew to a different product. A move from an Oxford PPO to EPO or an HMO product, for example, is not allowed. Any other change after this renewal date would require a new ACA compliant plan design. In addition, you must be the Broker of Record to make changes for your customers.
  - Groups that make changes within the same product will need to submit a letter of request, signed plan designs and rates, and the New Jersey Certificate of Understanding.

**If they do not move their renewal date to January 1, 2017:**

Any client that is scheduled to renew on or after February 1, 2017 and prefers to keep their current renewal date will no longer have the option to renew their Transitional Relief coverage. These clients will need to enroll in an ACA compliant plan design.

Please contact your sales representative with any questions.

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