



eBulletin

Special Notice

November 15, 2017

Transitional Relief Coverage May No Longer Be Available Oxford New Jersey Small Groups (2-50) May Renew Early to Maintain Current Coverage

A decision has not yet been made to extend Transitional Relief beyond Dec. 31, 2018. As such, Transitional Relief coverage with a 2013 Oxford New Jersey small group plan design may no longer be available for a 12-month contract for groups scheduled to renew their coverage on or after Feb. 1, 2018.

However, if Transitional Relief is not extended, groups can maintain this coverage for a 12-month contract if they move their effective date to Jan. 1, 2018.

What this means for Oxford New Jersey small group (2-50) clients.

Oxford New Jersey small group (2-50) clients with Feb. 1, 2018 and beyond renewal dates can delay the move to an Affordable Care Act (ACA) plan and continue their current coverage through 2018. Interested clients will need to change their renewal date to Jan. 1, 2018 to continue their current coverage through Dec. 31, 2018.

Transitional Relief groups will receive [a letter outlining this option](#). No action is required at this time.

We will send you a follow-up notice and rate information for all of your Transitional Relief groups in the coming weeks. At that time, groups will need to 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 follow-up notice, along with a signed copy of the rate information.

What your clients need to know.

If a group moves their effective date to Jan. 1, 2018:

- They must complete and submit a New Jersey Renewal Date Change and Plan Year Verification Form (for New Jersey Transitional Relief 2-50), along with a signed copy of their rate information, by Dec. 15, 2017.
- Contract year benefit accumulation periods (deductibles and out-of-pocket maximums) will start over on Jan. 1, 2018. Calendar year benefit accumulation periods will reset on Jan. 1, 2018.

- 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 2019 effective date will be Jan. 1, 2019.
- If the group has multiple Transitional Relief policies, the effective date of all policies must be moved to Jan. 1, 2018. Otherwise, the group will need to move to an ACA compliant plan design for all policies.
- They are only allowed 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 effective 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 a group does not move its effective date to Jan. 1, 2018:

- If Transitional Relief is not extended past Dec. 31, 2018 and they are enrolled in a Transitional Relief plan design, they will be converted to an ACA-complaint plan design no later than Jan. 1, 2019, regardless of their current effective date. Their next renewal date will be Jan. 1, 2020.

Please contact your sales representative with any questions.