



Members
HealthPlan^{NJ}

Designed for You.

MHPNJ IMPORTANT UNDERWRITING GUIDELINE NOTIFICATION

Effective 1/1/2021 MHPNJ has made changes to the Plans Underwriting Guidelines for January 1st Renewal and January New Business.

- All current January Groups will receive a renewal packet, however you may have groups that will be impacted by this underwriting guideline change.
- If an Employer does not meet the new Underwriting Guidelines, they will be terminated from MHPNJ effective 12/31/2020.
- This Underwriting Guideline is effective for all NEW business beginning with January 1st, 2021 effective date.
- This change will not impact your current Employers that renew in April, July or October. The Underwriting Guidelines will be applied at time of their renewal.
- If you have questions or concerns regarding the information below, please contact your Broker Relationship Manager.

Please read the information below carefully to determine if your clients remain eligible for the Health Plan.

Eligible Employers

A group is eligible to participate in Members Health Plan NJ for coverage if they have at least two (2) Eligible **Employees (one of which must be provided a W-2 and that W-2 employee must be enrolled in the health plan). Newly hired W-2 employee must be on payroll for a minimum of 4 weeks prior to the effective date.** Employer must be located in New Jersey.

Eligible Employee

Eligible employee means a full-time employee who works a normal work week of 24 or more hours at its usual place of business and is compensated for such service by a regular periodic wage or salary **(must be at least minimum wage)** that is subject to FICA and federal income tax withholding by the employer. **An individual and his or her legal spouse when the business is owned by the individual or by the individual and his or her legal spouse are NOT Eligible Employees of the Eligible Group.**

Partners in partnership, proprietors or owners and independent contractors may be treated like Employees, if they meet all of the Plan's underwriting requirements.

Ineligible Employees

Leased, part time (working less than 24 hours), temporary, non-consecutive seasonal or substitute employees (a seasonal employee as an employee who is hired with the understanding that he/she is not a permanent, year-round employee and who is employed for fewer than 120 working days per tax year), 1099 independent contractors working for multiple entities, uncompensated employees, employees making less than minimum wage, volunteers, inactive owners, directors/trustees, shareholders, officers, outside consultants, managing members who are not active, investors or silent partners.

- **Individual and spouse when one or both own the business**
- Retirees are not eligible.
- If the employer's employee eligibility criteria definition (large group only) differs from the above definition (more than 24 hours), the employer's actual definition must be provided on the Employers letterhead at the time of new business submission.
- Employees in the waiting period are not included in the count when determining group size.
- Union employees who have collectively bargained for their health plan are excluded as eligible employees for the purpose of health coverage.

To review a complete summary of the Plans Underwriting Guidelines, please [Click Here](#) .

In the event you are not able to provide the required information and documentation for your January 2021 renewal groups prior to the end of the renewal grace period, your groups coverage will be terminated effective December 31, 2020.

If you have additional questions regarding your eligibility and health plan options, please contact your Broker Relationship Manager.

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**Questions or Concerns E-mail Us
Today!**

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