

## IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

January 28, 2013

Dear Valued Broker:

In compliance with regulation N.J.A.C. 11:21-20 and 11:21-16, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) has received approval from the Department of Banking and Insurance (DOBI) to withdraw certain small employer health plan options from the marketplace. This change will impact several of your small employer clients at their upcoming anniversary dates.

As we continue to look for ways to deliver products and services more economically and effectively, this effort will simplify our current health product portfolio, by withdrawing less effective products and providing a more streamlined product portfolio.

### Next steps:

Within 60 days of their anniversary date, your clients will receive their new health plan rates, based on recommended product(s) that closely match their current plans. Or, they may choose another product(s) from our small employer portfolio.

We are encouraging your clients to contact you before their anniversary date to discuss their health coverage options. **If your clients like the plans we have recommended, please systemically convert them at least fifteen days before their anniversary date to ensure their smooth transition to their new plans.**

If your clients choose to enroll in any HMO and/or POS HSA compatible plans, your clients must complete the *New Jersey Small Employer Funding Certification and Statement of Understanding Attestation Form*.

As Horizon has done with the previous withdrawals, we will continue to follow the guidance provided in the SEH Bulletin 10-SEH-05 with regard to coinsurance and maximum out of pocket credit.

**Important for you to know:**

The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your group or any health-related factors of current or future members. A streamlined product portfolio will enable more consistent service for your clients.

If you have questions about the withdrawal process, please contact your Horizon BCBSNJ sales representative.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Al Bowles".

Al Bowles  
Vice President  
Commercial and Major Accounts Markets