

2016 Renewals Guide

How to renew, change, or cancel your customers' health insurance plan



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Overview

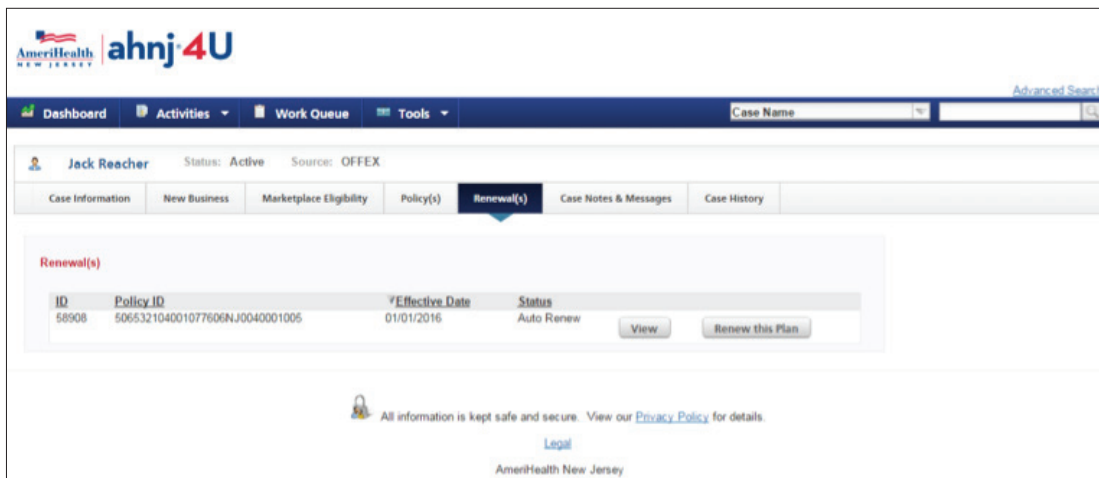
This user guide is intended to help you assist your customers in renewing, changing, or canceling their policies for 2016, if you need to make adjustments to your current 2015 policy you must contact Client Broker Services at 1-800-893-7827.

Questions?

Contact Client Broker Services 1-800-893-7827.

How to renew a policy for 2016

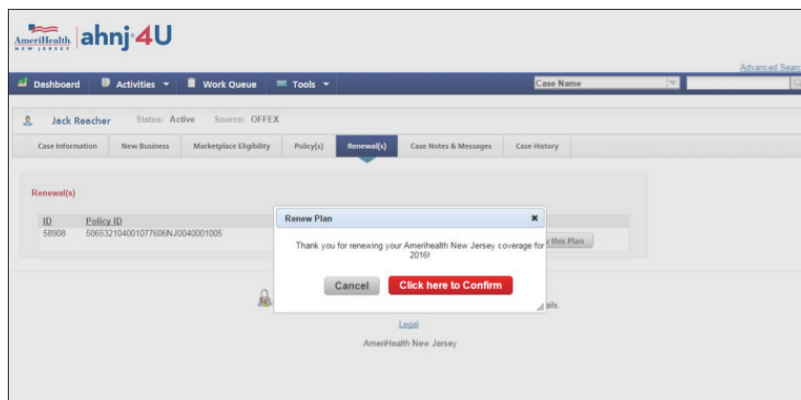
Beginning November 1, your customer's renewing default 2016 policy will be displayed on the *Renewal(s)* tab. On this tab, you will see the customer's status is set to "Auto-Renew," meaning that if no action is taken to change the plan, the customer will be automatically re-enrolled into the default plan. Customers who do not need to make any plan or policy changes will be automatically renewed (passively renewed) into their default plan for 2016, and you will not need to take any action. However, we recommend that you take an active role in the renewal process. By selecting the *Renew my Plan* button, you can actively renew the member in their default plan (making no changes). This will allow the processing of their enrollment to start before the automatic default renewal process. By selecting this option, members who need new ID cards will have them in-hand sooner than those who use the automatic renewal (passive renewal) process.



Upon selection of the *Renew this Plan* button, you will be presented with a confirmation screen.

Click *Cancel* to return to Renewal Summary page without renewing, or click *Click here to Confirm* to submit renewal.

Important Notes:



- If the customer wishes to stay in the same plan without making any changes, click the *Renew this Plan* button
- It is important to note that if you want to make any change to the renewal, you must select *View* button

How to change a policy for 2016

If your customers want to make any change to their 2016 policies, you will need to submit their changes through amerihealthexpress.com by December 15 in order for them to be effective January 1, 2016.

To make changes, select the *View* button on the *Renewal(s)* tab. You will see the renewal details for the policy type selected, including Current Plan, Renewing Default, and Monthly Premium. From this page you can select *Request Change* or *Shop All Plans* to make changes to the renewal.

Renewal Summary -- 58908

Renewal

Renewal Period: IBR_NJ_MED_0001_20151009_0000
 Policyholder: JACK REACHER
 Coverage For: JACK REACHER - 41 - M
 MARLENE REACHER - 37 - F

Renewal Effective Date: 01/01/2016
 Coverage Type: IFP

Plan Offering
 Click Here to compare the current coverage to the renewing default coverage.

| Type | Plan Name | Deductible | Prescription | Office Visit | Monthly Rate |
|------------------|--|------------------|--|--------------|---|
| Current | AmeriHealth Vision Care 100 | N/A | N/A | N/A | \$52.84 View Member Rates |
| Current | IHC Silver HMO Local Value \$50/\$75 | \$2,500 /\$5,000 | 50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible) | \$50 | \$708.63 View Member Rates |
| Renewing Default | AmeriHealth Vision Care 100 | N/A | N/A | N/A | \$26.42 View Member Rates |
| Renewing Default | IHC Silver HMO Local Value \$50/\$75 | \$2,500 /\$5,000 | 50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible) | \$50 | \$671.07 View Member Rates |

[Plan Details](#)

[Request Change](#) [Shop All Plans](#)

Clicking *Request Change* or *Shop All Plans* initiates a policy change request (PCR). Once a PCR is in progress, no other changes are allowed to be submitted for a policy. If you return to the Renewal Summary page, all buttons will be greyed out.

Policyholder: PATRICK STEVEN
Coverage For: PATRICK STEVEN - 26 - M

Renewal Effective Date: 01/01/2016
 Coverage Type: IFP

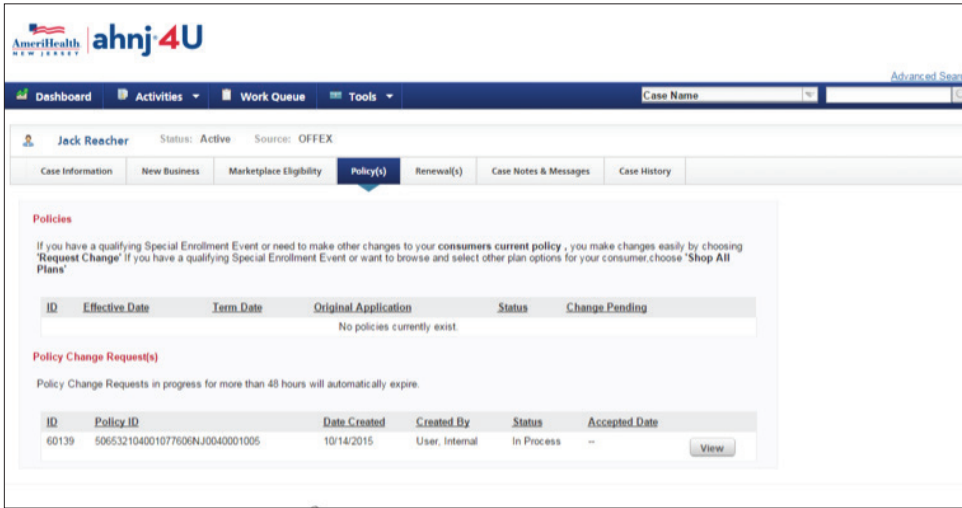
Plan Offering
 Click Here to compare the current coverage to the renewing default coverage.

| Type | Plan Name | Deductible | Prescription | Office Visit | Monthly Rate |
|------------------|--|------------------|--|--------------|---|
| Current | AmeriHealth Vision Care 180 | N/A | N/A | N/A | -- |
| Current | IHC Silver POS Plus Regional Preferred \$40/\$50 | \$2,500 /\$5,000 | 50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible) | \$40 | \$370.26 View Member Rates |
| Renewing Default | AmeriHealth Vision Care 180 | N/A | N/A | N/A | \$11.90 View Member Rates |
| Renewing Default | IHC Silver POS Plus Regional Preferred \$40/\$50 | \$2,500 /\$5,000 | 50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible)/50%, up to \$125 (No Deductible) | \$40 | \$393.95 View Member Rates |

[Plan Details](#)

[Request Change](#) [Shop All Plans](#)

Go to the *Policy(s)* tab and you will see the PCR in process. The PCR must then be withdrawn or submitted.



If you withdraw the PCR, the *Request Change* or *Shop All Plans* button will be activated immediately. If you submit the PCR, you must wait 5 business days for the PCR to be processed and the policy returned to AHNJ4U. All further changes to this policy will need to be made on the *Policy(s)* tab.

To see which plan your customer will be enrolled in, click *View*. The Renewal Summary will then be displayed.

Important notes:

- If you or your customers make a policy change to the 2015 policy between November 1 and December 31, 2015, you will also need to make this same change to the 2016 policy.
- All plan and policy changes will need to be submitted between November 1 and December 15, 2015 in order to be effective January 1, 2016.
- Pending policy change requests may be withdrawn by viewing the policy change request and selecting *Withdraw*. See page 8 for additional instruction.
- If you want to make any change to the renewal you must select the *View* button

Questions?

Contact Client Broker
Services 1-800-893-7827.

How to cancel a policy

If you wish to cancel a current 2015 policy(s) and or a renewing 2016 policy(s) during Open Enrollment you must cancel your customer's current coverage as well as their renewal.

To cancel or change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform.

To cancel the entire 2016 policy, click the *Request Change* button next to the policy you wish to cancel. On the Start Policy Change Request screen, select *Cancel Coverage for all Policy Members*, then click *Continue*.

The screenshot shows the AmeriHealth ahnj4U web application interface. At the top left is the AmeriHealth logo and 'ahnj4U'. Below it is a navigation bar with 'Dashboard', 'Activities', 'Work Queue', and 'Tools'. A search bar for 'Case Name' is on the right. The main content area shows a case for 'Ramki Udhay' with status 'Active' and source 'OFFEX'. A sidebar on the left contains links for 'Renewal Summary - 58921', 'Attachments (0)', 'Notes & Messages', and 'History'. The main section is titled 'Start Policy Change Request' and includes a note about subsidy eligibility. Below this is a checklist of change types: 'Add Someone', 'Update or Remove Someone', and 'Cancel Coverage for all Policy Members', which is checked. 'Cancel' and 'Continue' buttons are present at the bottom of the checklist.

The Cancel Coverage screen displays with two required entry fields. The Requested Cancellation Date defaults to the next available cancellation date. Valid dates are the last day of the current and next two months.

Select the reason for the cancellation from the *Cancellation Reason* drop-down.

Valid reasons are:

- Divorce
- Legal Separation
- Death
- Change of Location
- Other – requires a description

Click *Continue*.

Questions?

Contact Client Broker
Services 1-800-893-7827.

| Plan Name | Deductible | Prescription | Office Visit |
|--|------------|--------------|--------------|
| Current Coverage and Membership | | | |
| IHC Silver HMO Local Value \$50/\$75 | N/A | N/A | N/A |
| RAMKI UDHAY | | | |

From there, you will need to verify the cancellation of all customers on the policy and click *Continue*. Complete the *Terms and Conditions* fields and click *Submit Request*.

Once you've submitted your request, you'll see a Submission Confirmation screen. Your policy change request can then be viewed by clicking the *Policy* tab.

Important notes:

- If you wish to cancel a customer's coverage during Open Enrollment you must cancel their current coverage as well as their renewal.
- Pending policy change requests may be withdrawn by viewing the policy change request and selecting withdraw. See page 8 for additional instruction.
- Cancelling a policy will cancel coverage for all members on the policy.
- The *Policy Change Requests* box on the *Policy* tab will provide a history of all policy change requests that were submitted for a customer.
- It takes approximately five business days for a policy change request to be processed.

How to change a current 2015 policy

Due to a system upgrade, Policy Admin isn't available until 1/1/2016. If your customers want to make a change to their 2015 plan or policy, please contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit changes through our retail platform.

These changes include:

- Change plan
- Add or remove dependents
- Update demographic info
- Cancel coverage

How to withdraw a policy change request (PCR)

If you created a PCR by clicking *Shop All Plans*, you can withdraw it by following these steps:

1. Click on the *View* button located next to the PCR you'd like to withdraw. This will bring you back to where you left off in the PCR.
2. Select the pull down menu arrow located in the upper left hand corner and click *Withdraw*.
3. View your customer's Policy/Renewal. The *Request Change/Shop All Plans* buttons should now be reactivated.

Internal User ▾ 1-800-893-7827 Cart(0)

View Case
View Dashboard
Withdraw
Account Settings
Log Out

hnj-4U

STEP 1: Build Your Profile STEP 2: See & Compare Plans STEP 3: Decide & Enroll

You are applying for coverage beginning **01/01/2016**

ZIP Code:

My household:

Are you shopping for a Child only plan?

Are you or any of your dependents Native American or Native Alaskan?

| First Name | Date of Birth | Relationship | Gender | Tobacco? |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---------------------------------|
| <input type="text" value="JACK"/> | <input type="text" value="03/04/1974"/> | <input type="text" value="Self"/> | <input type="text" value="Male"/> | <input type="text" value="No"/> |
| <input type="text" value="MARLENE"/> | <input type="text" value="02/12/1978"/> | <input type="text" value="Spouse"/> | <input type="text" value="Female"/> | <input type="text" value="No"/> |

Request Change Shop All Plans

Renewal Summary -- 58908

Renewal

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 Policyholder: JACK REACHER
 Coverage For: JACK REACHER - 41 - M
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Renewal Effective Date: 01/01/2016
 Coverage Type: IFP

Plan Offering

[Click Here](#) to compare the current coverage to the renewing default coverage.

| Type | Plan Name | Deductible | Prescription | Office Visit | Monthly Rate |
|------------------|--|------------------|--|--------------|---|
| Current | AmeriHealth Vision Care 100 | N/A | N/A | N/A | \$52.84 View Member Rates |
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| Renewing Default | AmeriHealth Vision Care 100 | N/A | N/A | N/A | \$26.42 View Member Rates |
| Renewing Default | IHC Silver HMO Local Value \$50/\$75 | \$2,500 /\$5,000 | 50%, up to \$125/50%, up to \$125/50%, up to \$125 | \$50 | \$671.07 View Member Rates |

Plan Details

Request Change Shop All Plans

If a PCR was created by your customer and is not completed, you can withdraw it by following these steps:

1. Open the *Policy* tab.
2. Click the *View* button located next to the In Process PCR.
3. On the Policy Change Request Summary page, click the *Withdraw* button.
4. Select a reason and click *Save*.

If you created the PCR by clicking Request Change, you can withdraw it by following these steps:

1. Open the *Policy* tab.
2. Click the *View* button located next to the In Process PCR, which will open the last saved page of the PCR.
3. Click *Return to Checklist*.
4. On the Start Policy Change Request page, click *Withdraw Request*.
5. Select a reason and click *Save*.

Open Enrollment Readiness

| Scenario | Source | Instruction |
|---|--------|---|
| Existing member wants to renew in their renewing default plan making no changes | OffEX | Select the Renewals tab and select Renew My Plan button. When the confirmation page appears select Click to Continue button. The member will be enrolled in their 2016 plans. If a member is renewing in more than one line of business this button will renew the member in all of their active plans. If the member wants to make a change to any one of their lines of business they should not use this button. Early card generation is for Medical members only that have a Cost Sharing difference. Member communication encourages members to actively re-enroll in their default renewing plan by 11/30. |
| Existing Member wishes to add a dependent to their 2016 Renewal | OffEX | Select Renewal Tab, View the Renewal Summary for the line of business you wish to add the dependent to. Select Request Change Button and Add Dependent. |
| Existing member wants to remove a dependent from their 2016 Renewal | OffEX | Select Renewal Tab, View the Renewal Summary for the line of business you wish to add the dependent to. Select Request Change Button and Update/Remove Someone. |
| Existing member wants to renew in same plan but wants to make demographic change | OffEX | Select Renewal Tab, View the Renewal Summary for the line of business you wish to add the dependent to. Select Request Change Button and Update/Remove Someone. Update demographic details |
| Existing member wants to make changes to their renewing plan, add a dependent and make a demographic change | OffEX | Select Renewal Tab, View the Renewal Summary for the line of business you wish to add the dependent to. Select Shop All Plans Button. Add any dependents on the demographic page. Select new plan and make the demographic changes on the enrollment application before submitting. |

Open Enrollment Readiness (continued)

| Scenario | Source | Instruction |
|---|--------|--|
| Existing member uses Renew My Plan button (easy button) and then wants to make another change to their renewal at a later date. | OffEX | Select Renewal Tab, Hit the View button of the renewal you wish to change. If you wish to make a demographic change, add/remove a dependent or Cancel your coverage select Request Change. If you wish to change your benefit select Shop All Plans. Once you've submitted the change it will take approximately 3 – 5 business days to process. Once that has occurred the 2016 policy will be loaded in the policy tab and all subsequent changes to it need to be made there. |
| Existing member wishes to Withdraw an In process Policy Change Request. | OffEX | <p>For all PCRs select the Policy Tab and click the View button of the PCR in process.</p> <p>For PCRs initiated by the Request Change button the Withdraw button will be visible on the page. Use any reason to withdraw.</p> <p>For PCRs initiated by the Shop All Plans button select the dropdown menu attached to your user name in the top left hand corner of the page (after selecting the View button on the PCR). In this menu select Withdraw. Use any reason for Withdraw.</p> |
| Existing Member changed their renewing default and wishes to undo this. | OffEX | There is no undo for this action. You must wait until the changes have been processed in the enrollment systems and the 2016 Policy is returned to AHNJ4U which takes approximately 3-5 business days from submission. It will be loaded to the Policy Tab. If you wish to change this use the Shop All Plans or Request for the 2016 Policy on the Policy tab. |

Open Enrollment Readiness (continued)

| Scenario | Source | Instruction |
|--|--------|--|
| Existing member wants to add a dependent to their 2015 policy during OE | OffEX | Must go to healthcare.gov to add dependents to current policy. |
| Must go to healthcare.gov to add dependents to current policy. | OffEX | Select Policy Tab. Select Request Change button on the Policy that the member wants to add the dependent. If the member wishes to renew with this dependent then select the Renewal tab, hit the View button, Select Request Change button and add the dependent to renewal. |
| Existing Member wants to cancel 2015 policy | OffEX | Must go directly to Healthcare.gov to cancel the policy |
| Existing Member wants to cancel 2015 policy | OffEX | Log on to members case and select the Renewal Tab. Hit view and Request change button. Select Cancel plan. Select Policy tab and request change, Select Cancel plan. This method cancels the current policy and the renewal |
| Existing Member has an SEP and wants to change their 2015 medical during Open Enrollment | OffEX | Log on to members case and select the Policy Tab. Select Shop All Plans and enroll in the desired medical. The renewal in the old plan will be sitting in the Renewal tab. If the member wishes to make a change to their renewing benefit Select the View button of the line of business they wish to change. In the Renewal Summary page select Shop All Plans button and enroll in the desired product. |

Trouble Shooting

| Scenario | Source | Instruction |
|---|--|--|
| 1. The buttons on my Renewal Summary screen are deactivated but I have not made any changes | This occurs if there is a Policy Change Request (PCR) in process. A PCR is initiated anytime you select the Shop all plans, Request a change, Make a change or Shop for a new plan button | Access the PCR on the Account Overview page or Policy Tab either withdraw it or submit it. |
| 2. The buttons on my renewal summary screen are deactivated and I do not have any PCRs in process and I want to make a change | This occurs because a change has been submitted on the Renewal. You can verify this by going to the Policy Tab and viewing PCRs. You will see a PCR in Accepted status. This indicates a change has been submitted | A PCR takes approximately 3 – 5 days to process. Once it has been processed you will see your 2016 policy loaded to the policy tab (or account overview page). The buttons on the renewal summary page will continue to be deactivated. Subsequent changes can be made by selecting Shop all Plans or Request Change on the 2016 policy on the policy tab. |
| 3. I'm getting an error message at the sign and submit page when I'm trying to submit a Direct Enrollment application | The signature provided on Healthcare.gov must match exactly what is provided on AHNJ4U. Above each of the signature fields the name that is expected is populated. | <p>For Sales Agent/Broker view:</p> <p>Your signature is required underneath the paragraph that starts, "I also understand that when I file my 2015 federal income tax return..."</p> <ul style="list-style-type: none"> • Your customer should sign under the heading, "Producer Sign on Behalf of - (Customer Name)" • You will also need to add your signature to the bottom acknowledgment under, "I understand that my information will be retained for transaction tracking purposes." |



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