

Brief Notes

News for
Brokers and Consultants

April 8, 2014 Vol. 25 No. 980

Three Penn Plaza East, Newark, NJ 07105-2200

Applies to: Individual market

Enrollment Process After the Initial Open Enrollment Period Closed

As we previously communicated, the Initial Open Enrollment period to purchase private Individual health insurance ended March 31, 2014. Only individuals who were “in-line” during the Initial Enrollment Period or those who qualify for a Special Enrollment Period can purchase Individual health insurance for effective dates in 2014.

March 31, 2014 extension for “in-line” applicants

Individuals who tried to apply for coverage by March 31, 2014, but were unable to complete their applications (considered as “in-line”) have been granted a limited extension. Individuals who complete their applications using the steps below to obtain coverage effective May 1, 2014 will not receive a tax penalty for 2014.

Per the Centers for Medicare & Medicaid Services (CMS), eligible “in-line” clients must go through federally facilitated Marketplaces (FFM) to apply for premium subsidies. Horizon Blue Cross Blue Shield of New Jersey’s Broker Portal will not provide an agent access to the FFM, until further notice from CMS.

In all instances, your clients must fill out the application themselves. Please ask your clients to indicate their broker’s name and NPN number on their applications or when enrolling with call center representatives via phone.

On Marketplace

- To apply for coverage through the Marketplace by April 15, 2014 your clients must:
 - Visit **healthcare.gov**. They will need to check a box attesting they tried to apply prior to March 31, 2014 and could not.
 - Call the Marketplace Call Center at **1-800-318-2596** and indicate they tried to enroll prior to March 31, 2014.

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Horizon BCBSNJ offers integrated medical, dental, vision and prescription drug plans. Contact your sales executive today to learn more.



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Off Marketplace

- Only clients who were “in-line” by March 31, 2014, can apply through April 15, 2014.
 - Please email the application to your clients or have them download an application from **HorizonBlue.com**.
 - Master Brokers must send completed applications with initial premium payment via credit card or automatic bank draft by email to **IndividualApplication@HorizonBlue.com** or fax to **1-973-274-4413**.
 - Completed applications with initial premium payment via check or money order must be mailed to your Account Consultant.
- Customers whose applications are received by April 15, 2014, will have a May 1, 2014 effective date. Horizon BCBSNJ cannot accept applications received after April 15, 2014 unless a Special Enrollment Period applies.

Special Enrollment Period – Off Marketplace

A Special Enrollment Period occurs 60 days following a qualifying life event, also known as a triggering event (see attached chart). The effective date of coverage for an application submitted during the 60-day Special Enrollment Period will generally be the 1st or 15th day of the month following our receipt of the completed application and required supporting documentation:

<i>If a completed application and premium payment is received on the:</i>	<i>Then the coverage will become effective on the:</i>	<i>Unless a future effective date is requested that is:</i>
1st through the 14th of the month	15th of the month	The 1st or the 15th of the month not to exceed 60 days from the triggering event.
15th through the end of the month	1st of the following month	

However, if the application was submitted as the result of gaining or becoming a dependent through birth, adoption, placement for adoption or placement in foster care, then the effective date is the date of the life event.

Please keep in mind that there is also a 30-day Limited Enrollment Period that starts 30 days before an Individual plan non-renews on its 2014 anniversary date. The effective date of coverage for an application submitted during the 30-day Limited Enrollment Period will be the date the previous plan non-renews. Supporting documentation is not required for existing individual Horizon BCBSNJ members converting during the Limited Enrollment Period.

Supporting documentation during the Special Enrollment Period

During the Special Enrollment Period, all applications for insurance must include supporting documentation that includes proof of the triggering event and the date of the event to determine the individual’s eligibility at the time of submission. The only time supporting documentation does not need to be included is for members terminating from a non-compliant Horizon BCBSNJ group plan. If supporting documentation is not included at the time of submission, Horizon BCBSNJ cannot honor the receipt date for determining the individual’s effective date. Please see the attached chart for a list of qualifying triggering events and necessary documentation for each event.

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Effective April 1, 2014, Horizon BCBSNJ's Broker Portal is being enhanced to support the Special Enrollment Period new documentation process. In the interim, all applications must be submitted via paper copy along with supporting documentation. Completed paper applications and supporting documentation must be sent to Master Brokers for submission to Horizon BCBSNJ.

During this time, Horizon BCBSNJ's Broker Portal can still be used to quote and submit proposals to customers. Please be sure to include language in the proposal that the paper application must be signed and submitted along with all supporting documentation.

Enrollment for ineligible groups

Groups that consist only of a sole proprietor or partners and do not have any common law employees no longer meet the definition of a Small Employer. (For example, a husband and wife group that does not employ other common law employees is not eligible for Small Employer coverage.) These individuals are eligible to purchase Individual coverage during the Special Enrollment Period of 60 days from the loss of group coverage (which also includes the right to apply for coverage in the 60 days prior to a future loss). Current Horizon BCBSNJ members who fall into this category, **do not** need to include supporting documentation when applying for an Individual plan offered by Horizon BCBSNJ.

Annual Open Enrollment Period Change

The annual election period for plans with a 2015 effective date will be November 15, 2014 through February 15, 2015.

Horizon BCBSNJ remains committed to working with you to meet your clients' needs. If you have questions, please contact your Horizon BCBSNJ sales executive or account consultant.



Horizon Blue Cross Blue Shield of New Jersey

Special Enrollment Periods for Off Marketplace

A Special Enrollment Period (SEP) is a 60-day period during which an eligible individual may enroll in an individual plan or change from one plan to another as a result of one of the following triggering events:

1. Loss of minimum essential coverage.
2. Gaining or becoming a dependent through marriage, birth, adoption, placement for adoption or placement in foster care.
3. Access to a new individual plan due to permanent move.
4. The Marketplace determines:
 - a) you are eligible for a subsidy change, or
 - b) there was an unintentional enrollment error, or
 - c) a carrier violated a material provision of its contract in relation to you, or
 - d) you have a complex case.

A person enrolling as the result of a triggering event **must** provide:

- 1) proof that the triggering event occurred; and
- 2) proof of the date the event occurred.

1. Loss of minimum essential coverage (individual, group, Medicare Part A, Medicaid, CHIP, TRICARE and certain Veterans coverage)

Event	Documentation
<p>Loss of minimum essential coverage</p> <p>A loss of minimum essential coverage can also include a future loss of coverage. You have a SEP that can be used either 60 days prior to the loss of coverage or 60 days following the loss of coverage.</p>	<ul style="list-style-type: none"> • Proof that the triggering event occurred/will occur (see suggested documentation below. Alternative documentation may be submitted); and • Proof showing the date the event occurred/will occur; and • Proof that coverage was terminated/will terminate.

Legal separation	Legal documentation
Divorce	Divorce decree
Child loses dependent status which includes <ul style="list-style-type: none"> • A dependent child attaining age 26, and • A dependent child's group coverage under their parent's plan ends as a result of the child attaining age 31 	Proof of loss of dependent status (e.g. letter from carrier with termination notification; birth certificate)
Death of an employee or policyholder	Death certificate
Termination of employment	<ul style="list-style-type: none"> • Letter from employer on employer letterhead explaining why coverage was terminated. • If above cannot be provided, submit official documentation from unemployment along with reason for termination.
Reduction in the number of hours of employment	<ul style="list-style-type: none"> • Letter from employer on employer letterhead explaining why coverage was terminated. • If above cannot be provided, submit official documentation from unemployment along with reason for termination.
Loss of HMO coverage in the individual market because you no longer reside in the service area	Proof that you no longer reside in the service area (e.g. letter from carrier stating that you moved outside of their service area and were terminated)
Loss of HMO coverage in the group market because you no longer reside, live or work in the service area, and no other benefit package is available to you	<ul style="list-style-type: none"> • Proof that you no longer reside in the service area and • Letter from employer on employer letterhead stating that no other benefit package is available to you.
You incurred a claim that met or exceeded a lifetime limit on all benefits	EOB or letter from the carrier
Your employer stops offering coverage to employees who are in a similarly situated job classification	Letter from employer on employer letterhead

Your policy was non-renewed on our anniversary date in 2014	Non-renewal letter from carrier
You chose not to keep the Horizon Blue Cross Blue Shield of New Jersey plan we automatically moved you into on your coverage anniversary date in 2014	None, Horizon BCBSNJ will validate using its records
The plan you were covered by through the Marketplace lost its certification	Letter from the carrier or Marketplace
Your employer stopped contributing towards your or your dependent's coverage	Letter from employer on employer's letterhead
Exhaustion of COBRA continuation coverage	Proof that the full COBRA coverage expired

Note: a loss of coverage due to non-payment of premium, fraud or misrepresentation shall not be a triggering event unless it was committed by the employer.

2. Gaining or becoming a dependent through Marriage, Birth, Adoption, Placement for Adoption or Placement in Foster Care

Event	Documentation
Gaining or becoming a dependent through marriage, birth, adoption, placement for adoption or placement in foster care	<ul style="list-style-type: none"> • Proof that the triggering event occurred; and • Proof showing the date the event occurred.
Marriage (includes same sex spouses)	Copy of marriage license
Common law marriage (from another state)	<ul style="list-style-type: none"> • A joint notarized statement indicating that the common-law marriage exists; • The name of the state in which the common-law marriage was recognized; • The date the couple met the state's definition of common law marriage; and • Supporting documentation that shows that the couple are common law partners (i.e., proof of joint bank account, joint deed, mortgage, lease, joint tax return, etc.)
Civil union partner (same gender only)	Copy of the civil union license/certificate

Domestic partner (same gender only)	Copy of certificate of domestic partnership
Birth	Birth certificate
Child placed for adoption/legally adopted	<ul style="list-style-type: none"> • A copy of the adopted child's birth certificate in in the name of the adopting parent(s) together with a certificate by the parent(s) of the date of adoption; • A notarized statement by a state approved and accredited adoption agency stating that adoption proceedings have been initiated in a court of competent jurisdiction and that the named child has been formally placed for adoption with the prospective parent(s) (who are also named on the statement); or • A notarized legal document from the attorney representing the policyholder, which clearly defines the parties involved and the terms of the custody appointment. The document should include a statement indicating that the policyholder is responsible for the medical care of the child.
Child placed in foster care	Documentation from an authorized governmental body or delegating agency naming the policyholder as the foster parent.

3. Access to New Individual Plans Due to a Permanent Move to New Jersey

Event	Documentation
Access to New Individual Plans Due to a Permanent Move to New Jersey	<ul style="list-style-type: none"> • Date of the move from another state or country; and • Proof of residence in another state or country; and • Proof of residence in New Jersey. <p>Proof of residence includes one of the following: Driver's license, a car registration, an automobile insurance policy, a deed, an income tax return, a utility bill, a lease and a homeowner's/renter's insurance policy.</p> <p>Note: If proof of NJ residency cannot be provided then a statement indicating intent to permanently reside in NJ must be provided.</p>

4. Marketplace Determination

Event	Documentation				
Market Determination <table border="1" data-bbox="254 318 810 576"> <tr> <td data-bbox="254 318 810 386">Subsidy change</td> </tr> <tr> <td data-bbox="254 386 810 453">Enrollment Error</td> </tr> <tr> <td data-bbox="254 453 810 519">Violation of Contract Provision</td> </tr> <tr> <td data-bbox="254 519 810 576">Complex Cases</td> </tr> </table>	Subsidy change	Enrollment Error	Violation of Contract Provision	Complex Cases	Documentation from the Marketplace.
Subsidy change					
Enrollment Error					
Violation of Contract Provision					
Complex Cases					

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