

Brief Notes

News for
Brokers and Consultants

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Three Penn Plaza East, Newark, NJ 07105-2200

Applies to: Individual market

Information about creating and distributing the Summary of Benefits and Coverage for the individual market

A provision of federal health care reform

The Patient Protection and Affordable Care Act requires the distribution of the Summary of Benefits and Coverage (SBC) to individual customers and covered persons for all plan years beginning on or after September 23, 2012.

The regulation identifies specific points in time when this document must be distributed. Brokers appointed by Horizon Blue Cross Blue Shield of New Jersey to solicit individual customers need to give SBCs to prospective individual customers at the following touch points:

- **When shopping.** When a prospective individual customer asks for summary information about the Horizon BCBSNJ coverage he or she is considering or specifically asks for the SBC for the considered coverage, the broker needs to deliver the applicable SBC immediately to the prospective customer, but no later than seven business days.
- **Upon application for coverage.** Unless the SBCs have already been given to the individual customer when shopping for coverage, the broker needs to deliver the SBCs for each plan or plan option(s) the individual is seeking coverage for when distributing the insurance application materials.
- **When coverage is changed before the first day of coverage.** Should the individual customer make a change to his or her coverage after the written application for insurance has been submitted but before the effective day of the coverage, the broker needs to deliver a new SBC for the new coverage to the individual customer by the first day of coverage.

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Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

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- Upon renewal, when no plan changes are made. Horizon BCBSNJ will issue SBCs to all inforce policyholders and any covered persons who reside at a different known address in November for the upcoming calendar-year-based plan year. This SBC issuance satisfies the requirement to issue the SBC at this time and provides all covered persons with the 2013 SBC for their currently enrolled coverage. (Please note: additional mailings will be sent to those individuals who make changes between the time of the mailing and the end of the year. Examples of this are those policyholders who renew after the November SBC is sent and elect a new plan.)
- Upon renewal, when plan changes are made. At the time of renewal, if an individual is interested in viewing other plan options, the actions in the sections *When shopping* and *Upon application for coverage* must be followed. In November of their renewing year, all policyholders and any covered persons at a different known address will receive SBCs effective for the upcoming calendar-year-based plan year.

SBCs are loaded to the Broker Portal at **HorizonBlue.com/brokers**. If you cannot find the SBC you need, please contact your Horizon BCBSNJ sales representative or account manager. He or she will contact the SBC team to get a copy of the SBC for you.

If you have questions, please contact your Horizon BCBSNJ sales representative or account manager.