



Horizon Blue Cross Blue Shield of New Jersey

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HorizonBlue.com

<DATE>

Dear Group Administrator:

As you may know, new health plan options are available under the Affordable Care Act (ACA). These new ACA plan options may include additional coverage and features that may not be available under your current coverage with Horizon Blue Cross Blue Shield of New Jersey.

**You may have the choice to keep your current Horizon BCBSNJ coverage for the upcoming policy year under the federal transitional policy**, or select a new plan that meets the requirements put in place by the ACA. The new plans must comply with the New Jersey Small Employer Health Benefits Program's new small employer definition that was aligned with federal requirements.

Under these new plans, an employer:

- Must have common law employees. Groups that consist only of a sole proprietor or a partner in a partnership, or consist only of a sole proprietor or partners in a partnership and his or her spouses, are not eligible for continued small group coverage. This is because spouse-employees and immediate family members are not considered employees for the purpose of the new small employer definition.
- Cannot continue to cover independent contractors because they are not eligible.

**If you select a new plan**, individuals who are no longer eligible for group coverage can purchase Individual coverage, if eligible.

**If you keep your current plan**, groups with only a sole proprietor or partners in a partnership and his or her spouses, and independent contractors can be continuously covered under a small group policy.

If your group is eligible to keep your current Horizon BCBSNJ coverage under the federal transitional policy, you should have already received the renewal rates for that plan. Otherwise, enclosed are the rates for the ACA plan option that most closely matches your current plan.

Please contact your broker immediately to discuss your options with Horizon BCBSNJ. Please note that not all Horizon BCBSNJ plans can be extended for the upcoming policy year.

*(Over, please)*

**Your next steps**

We want to ensure that you and members of your group maintain coverage with access to quality health care through Horizon BCBSNJ.

- **You may be eligible to keep your current plan but you must affirmatively choose to do so. Please contact your broker to determine if your group is eligible.**
- **You can select a new ACA plan if you meet the new eligibility requirements.**
- **You can take no action and we will automatically enroll you in a new ACA plan.**

If you are eligible to continue group coverage in the small employer market, and you do not choose to keep your current plan or select a new plan **at least 15 days before your anniversary date**, we will automatically enroll you in the new ACA plan quoted here.

Thank you for being our customer. We look forward to continuing to serve your health insurance needs.

Sincerely,



Al Bowles  
Vice President  
Commercial and Major Accounts Markets