



Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East  
Newark, NJ 07105-2200  
HorizonBlue.com

## NOTICE OF PLAN OPTION TO KEEP YOUR CURRENT PLAN

[DATE]

[GROUP NAME]

[Group Address]

[City], [ST] [ZIP Code]

Dear Group Administrator:

We are writing to you to explain changes your group may experience because of the federal health care reform law, known as the Affordable Care Act (ACA).

### **Your upcoming policy year**

The ACA requires all health plans to meet new requirements. Because of these requirements, we previously advised you that your current small group plan with us would **not** be available for renewal on your anniversary date, **[INSERT ANNIVERSARY DATE]**, because it does not meet the new ACA requirements. **However, due to federal guidelines that were recently extended, you may be able to now keep this coverage for the upcoming policy year.**

**If you want to keep your current coverage for another year**, you need to:

- Review the enclosed notice from the Centers for Medicare & Medicaid Services (CMS). This notice explains your option to keep your current coverage, if you specifically elect to do so, and explains some of the protections that your current coverage may not include. Keep in mind that there are no pre-existing condition limitations to worry about.
- Contact your broker to confirm that your plan is eligible for renewal and affirmatively select to renew your current coverage.

**If you want to select a new plan**, we developed plans that meet the requirements put in place by the ACA. These new plans have some added features and coverage, but also 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 partners in a partnership, or 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, these 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.

*(Over, please)*

Please contact your broker immediately to discuss your options with Horizon Blue Cross Blue Shield of New Jersey.

**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 able to keep the current plan you have but you must affirmatively choose to do so.**
- **You can select a new plan if you meet the new eligibility requirements.**
- **You can take no action and we will automatically enroll you in a new 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 following plan, which most closely matches your current plan: [INSERT PLAN NAME]. You will also automatically be enrolled in a Stand-Alone Pediatric Dental (SAPD) plan, because the law now requires pediatric dental benefits. Additional rates will apply.

**Important to know**

We will send you another notice at least 60 days in advance of your anniversary date with premium information on your plan options. However, we strongly encourage you to contact your Horizon BCBSNJ sales representative or your broker to discuss the plan option that best meets your group's needs.

Your current Summary of Benefits and Coverage (SBC) is only effective until your current plan's anniversary date. You will receive a new SBC from your broker or Horizon BCBSNJ sales representative, which will outline the benefits of your plan.

Horizon BCBSNJ values your business and we look forward to continuing to serve you.

Sincerely,



Al Bowles  
Vice President  
Commercial and Major Accounts Markets