

# Group Update

November 3, 2017

## Reporting Member's Coverage Still Required by the ACA

Under the Affordable Care Act's (ACA) Insurance Coverage Reporting requirement, Horizon Blue Cross Blue Shield of New Jersey must provide information to the Internal Revenue Service (IRS) about its fully-insured members' health insurance coverage using each member's Social Security Number (SSN) and the SSNs of any individuals covered under their policy.

For the third consecutive year, Horizon BCBSNJ will collect and submit this information to the IRS on behalf of its fully-insured members as proof that they had minimum essential health insurance coverage in 2017.

Additionally, Horizon BCBSNJ is required to send the 1095-B Form to fully-insured members by **January 31, 2018** and electronically to the IRS by **March 31, 2018** as proof of the coverage.

If Horizon BCBSNJ is unable to accurately provide this information to the IRS because members have not submitted accurate information, the member may be subject to a financial penalty from the IRS.

Horizon BCBSNJ will report the required information to the IRS for our fully-insured groups only.

### Solicitation and collection of SSNs

Horizon BCBSNJ has identified which of our fully-insured members have missing or incomplete SSNs, and once again contracted with Thomson Reuters for the collection of that information.

On or about **November 6, 2017**, your covered employees who do not have a SSN on record will receive a letter from Horizon BCBSNJ with instructions on how to update their information. A *sample* of the letter is attached. Your employees who do not have missing information in our files will not receive a letter requesting his/her SSN.

(Continues)

Impacted members can provide the required information in one of the following ways:

- **Online** – Sign in to our secure Member Online Services at [HorizonBlue.com/1095](https://HorizonBlue.com/1095) to update their information. Members will be redirected to a third-party website once signed in.
- **Email** – Complete the paper form that is enclosed with the letter, and scan and email it to [midmajor\\_enrollment@HorizonBlue.com](mailto:midmajor_enrollment@HorizonBlue.com). Please include **01095SL** in the subject line.
- **Mail** – Complete and return the paper form that is enclosed with the letter.

*Horizon BCBSNJ will not solicit for SSNs over the phone or through email.*

Your employees' information is secure and will be kept confidential. Third parties who conduct business on behalf of Horizon BCBSNJ are obligated to follow the same HIPAA security and privacy laws as Horizon BCBSNJ, and are obligated to safeguard our members' information.<sup>1</sup>

This information should not be construed as tax or legal advice. Questions your employees may have about their specific circumstances should be referred to their tax or legal professional.

If you have questions, please contact me.

<sup>1</sup> Privacy is important to us. We are committed to keeping our members' personal information (PI) private. For detailed information on how we protect and safeguard, as well as use and disclose PI, please visit [HorizonBlue.com/privacy-policy](https://HorizonBlue.com/privacy-policy).



Horizon Blue Cross Blue Shield of New Jersey

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

Date

<Member Name>  
<Street Address>  
<City, State Zip Code>

**Re: IRS-required Request for Social Security Numbers (SSNs)**

Dear <Member Name>:

Under the Affordable Care Act (ACA), most Americans are required to have minimum essential health insurance coverage. Horizon Blue Cross Blue Shield of New Jersey is required under the ACA to provide information about your Horizon BCBSNJ health insurance coverage to the Internal Revenue Service (IRS) using your Social Security Number (SSN) and the SSNs of any individuals covered under your policy.

Horizon BCBSNJ will collect and submit this information to the IRS as proof that you had minimum essential health insurance coverage. The collected information will be reported to the IRS on Form 1095-B. If Horizon BCBSNJ is unable to accurately provide this information to the IRS because you have not submitted accurate information, you may be subject to a financial penalty from the IRS when you file your taxes.

**Our records show that we do not have SSNs for one or more individuals covered under your policy.**

**What You Need To Do**

Please review and update the information on the enclosed form. **Return the updated information by December 9, 2017** to us via:

Email: Scan and attach the enclosed form and email it to **midmajor\_enrollment@HorizonBlue.com**. Please include **01095SL** in the subject line.

Mail: Complete the enclosed form and return it in the envelope provided.

Online: Go to **HorizonBlue.com/1095**. Then sign in to Member Online Services and follow the on-screen instructions. You will be redirected to a third-party website that Horizon BCBSNJ has contracted with for the collection of SSNs. Your information is secure and will be kept confidential. Third parties who conduct business on behalf of Horizon BCBSNJ are obligated to follow the same HIPAA security and privacy laws, and are obligated to safeguard our members' information.<sup>1</sup>

If you are not registered for Member Online Services, please visit **HorizonBlue.com** and click *Register*.

If you have any questions about this letter or the information requested, please call Member Services at the number on the back of your member ID card. **Member Service Representatives will not collect your SSN over the phone. Horizon BCBSNJ will never send you an email or call you to ask for your SSN.** If you receive a request to submit your SSN over the phone or through email, please report this to **Abuse@HorizonBlue.com**.

For more information about this requirement, visit **irs.gov/Affordable-Care-Act/Individuals-and-Families/Your-Health-Insurance-Company-May-Ask-for-Your-Social-Security-Number** or visit **HorizonBlue.com/faqs**.

Sincerely,

William Wolfe  
Director of Billing, Enrollment and Account Installation

Enclosure

<sup>1</sup> Your privacy is important to us. We are committed to keeping your personal information (PI) private. For detailed information on how we protect and safeguard, as well as use and disclose your PI, please visit **HorizonBlue.com/privacy-policy**.