Applies to: Individual and Small Employer (two to 50 employees) market

Important Changes to Individual and Small Group Coverage and Purchasing Options due to the ACA

Horizon Blue Cross Blue Shield of New Jersey is committed to providing your clients with access to quality and cost-effective health care products and services. As you know, the Affordable Care Act (ACA) requires all health insurance plans to meet new requirements. Because of these requirements, your clients’ insurance plans cannot be renewed on their anniversary date in 2014. However, new plan options will be available for you to review with your clients on or about October 1, 2013.

Upcoming changes:
For new business with January 1, 2014 effective dates and after, we will only offer select health insurance plans.

Existing clients with anniversary dates of January 1, 2014 and after may choose a new health product from our select portfolio of health insurance plans.

What to expect:
We will inform all of our Individual product customers and Small Employer group customers of these changes. We will mail letters to all impacted Individual and Small Employer group customers within 90 days and 60 days of their anniversary dates to notify them about the non-renewal of their Horizon BCBSNJ health insurance plans. Attached are samples of these letters.

These letters will contain the recommended product(s) that most closely match your clients’ existing plans to help them make a decision. Or, they may choose other product(s) from our Individual or Small Employer portfolios of select products. We are encouraging your clients to contact you well before their anniversary dates to talk about their health insurance options.

(Continues)
New Submission Requirement:
If your clients want to purchase the plans we recommend for them, please systemically convert those individuals and groups at least 15 days before their anniversary dates to ensure their smooth transition to their new plans. The 15-day policy will be enforced for 2014.

Horizon BCBSNJ is dedicated to working with you, our valued brokers, to provide your clients with a large network and access to quality, affordable health care.

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

Member Name
Member Address
City, State Zip Code

Dear [INSERT MEMBER NAME]:

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

The ACA, which was signed into law on May 23, 2010, requires all health plans to meet new requirements. Because of these requirements, standard individual health plans issued in New Jersey by all health insurers, including Horizon Blue Cross Blue Shield of New Jersey, cannot be continued. Your current individual plan with us will not be available for renewal on your anniversary date, [INSERT ANNIVERSARY DATE], because it does not meet the new ACA requirements. **If you do not select a new plan, you are at risk of ending your coverage.**

**What changes to expect:**

Horizon BCBSNJ has developed new individual plans that meet the requirements put in place by the ACA, and we’re encouraging you to select a new plan.

- **You’ll have access to plans with important benefits** — the ACA requires all plans to cover a number of new essential health benefits.
- **You may be entitled to help paying for your coverage** — the federal government will be providing financial assistance (tax credits) to those who qualify for help with paying for health insurance.
- **You’ll have access to a new protection** — all persons will be granted coverage regardless of their health condition. There are no pre-existing condition limitations to worry about.

**Your next steps:**

To remain covered beyond your anniversary date and to determine if you are eligible for financial assistance to help pay for coverage, please do one of the following at least 30 days before your plan anniversary date listed above:

- Visit the Horizon BCBSNJ consumer sales portal at Buy.HorizonBlue.com to evaluate your options and select a new plan that is effective in 2014.
- You can also call us at **1-866-246-9352** to talk about a new plan that best meets your needs.
- If you use a broker to purchase health insurance coverage, contact your broker.

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By taking action on one of the previously mentioned three steps, you will be able to review your options and select the plan that is right for you.

We want to ensure that you stay covered with access to quality health care through Horizon BCBSNJ. Therefore, if you do not choose a new plan at least 15 days before your anniversary date, you will automatically be enrolled 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 pediatric dental benefits are now required by law.

Important to know:

We will be sending you another notice at least 60 days in advance of your anniversary date with premium information for the above plan. However, we strongly encourage you to visit Buy.HorizonBlue.com to evaluate your options, or contact us at 1-866-246-9352, or your broker to discuss the plan option that best meets your needs.

After your anniversary date, you will only be able to make changes to your plan during one of the following times:
- The annual open enrollment period of October 15 to December 7, beginning in 2014
- A special enrollment period, which occurs if you lose eligibility for other coverage or have a life event change, such as marriage, birth or adoption.

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

If you are currently covered by Medicare, please contact us for more information about additional options that may be available to you.

Horizon BCBSNJ values your business. Thank you.

Sincerely,

Joseph J. Albano
Vice President
Consumer and Senior Markets
IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

DATE

GROUP NAME
Group Administrator Name
Group Address
City, State Zip Code

Dear [INSERT GROUP ADMINISTRATOR NAME]:

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

The ACA, which was signed into law on May 23, 2010, requires all health plans to meet new requirements. Because of these requirements, standard small group health plans issued in New Jersey by all health insurers, including Horizon Blue Cross Blue Shield of New Jersey, cannot be continued. Your current small group plan with us will not be available for renewal on your anniversary date, [INSERT ANNIVERSARY DATE], because it does not meet the new ACA requirements. If you do not select a new plan, you are at risk of ending your coverage.

What changes to expect:

Horizon BCBSNJ has developed new small group plans that meet the requirements put in place by the ACA, and we’re encouraging you to select a new plan.

• Your employees will have access to plans with important benefits — the ACA requires all plans to cover a number of new essential health benefits.

• Your employees will have access to a new protection — all persons will be granted coverage regardless of their health condition. There are no pre-existing condition limitations to worry about.

Your next steps:

To remain covered beyond your anniversary date, please contact your broker or Horizon BCBSNJ sales representative within 30 days before your plan anniversary date listed above.

By contacting your broker or Horizon BCBSNJ sales representative, you will be able to review your options and select the plan that is right for your group. You can reach your Horizon BCBSNJ sales representative at 1-800-784-6222.

We want to ensure that your group stays covered with access to quality health care through Horizon BCBSNJ. Therefore, if you do not choose a new plan at least 15 days before your anniversary date, you will automatically be enrolled 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 pediatric dental benefits are now required by law.

(Continues)
Important to know:

We will be sending you another notice at least 60 days in advance of your anniversary date with premium information for the above plan. 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, which will outline the benefits of the new plan you select, from your broker or Horizon BCBSNJ sales representative.

Horizon BCBSNJ values your business. Thank you.

Sincerely,

[Signature]

Al Bowles
Vice President
Commercial and Major Accounts Markets

CMC0005175B (0913)
IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

DATE

Member Name
Member Address
City, State Zip Code

Dear [INSERT MEMBER NAME]:

By now, you should have received a letter explaining the changes you will experience due to the federal health care reform law, known as the Affordable Care Act (ACA). The letter informed you that your current coverage cannot be continued beyond your upcoming anniversary date, [INSERT ANNIVERSARY DATE].

If you have already selected a new plan, please ignore this letter.

Your next steps:

To remain covered beyond your anniversary date and to determine if you are eligible for financial assistance to help pay for coverage, please do one of the following at least 30 days before your plan anniversary date listed above:

• Visit the Horizon BCBSNJ consumer sales portal at Buy.HorizonBlue.com to evaluate your options and select a new plan that is effective in 2014.
• You can also call us at 1-866-246-9352 to talk about a new plan that best meets your needs.
• If you use a broker to purchase health insurance coverage, contact your broker.

Important to know:

If you do not choose a new plan at least 15 days before your anniversary date, you will automatically be enrolled in the plan listed below because it most closely matches your current plan. You will also automatically be enrolled in a Stand-Alone Pediatric Dental (SAPD) plan, because pediatric dental benefits are now required by law. The premium stated below is based on the plan listed and any dependents your cover. The rate is subject to change if there are any enrollment changes.

Medical Plan Name: [INSERT PLAN NAME]
Monthly Medical Premium: [INSERT MONTHLY PREMIUM]
SAPD Monthly Premium: $24.97 monthly per member under age 19 years. However, if you have three or more child dependents under age 19 years, there is a maximum of $74.91 monthly for these child dependents.

(Continues)
However, we strongly encourage you to visit [Buy.HorizonBlue.com](http://Buy.HorizonBlue.com) to evaluate your options, or contact us at **1-866-246-9352**, or your broker to discuss the plan option that best meets your needs.

If you are currently covered by Medicare, please contact us for more information about additional options that may be available to you.

Horizon BCBSNJ values your business. Thank you.

Sincerely,

Joseph J. Albano  
Vice President  
Consumer and Senior Markets
IMPORTANT INFORMATION: NOTICE OF NON-RENEWAL

DATE

Group Name
Group Address
City, State Zip Code

Dear Valued Customer:

By now, you should have received a letter explaining the changes you will experience due to the federal health care reform law, known as the Affordable Care Act (ACA). The letter informed you that your current coverage cannot be continued beyond your upcoming anniversary date.

If you have already selected a new plan, please ignore this letter. If you have not yet taken any action, please contact your broker or Horizon Blue Cross Blue Shield of New Jersey sales representative at 1-800-784-6222.

If you do not choose a new plan at least 15 days before your anniversary date, your group will automatically be enrolled in the plan listed below because it most closely matches your group’s current plan. Your group will also automatically be enrolled in a Stand-Alone Pediatric Dental (SAPD) plan, because pediatric dental benefits are now required by law, and additional rates will apply.

Horizon BCBSNJ values your business. Thank you.

[Group-specific plan information will appear here]