

An Important Note About Your Employees Enrolled in Pre-Affordable Care Act (ACA) Plans

Because we are terminating the Pre-ACA Direct Access and POS plans you currently offer your covered employees and their dependents, your impacted employees will need to move into another product you currently offer. If you do not offer other products, then it is important for you to contact your Broker to determine if you are eligible for Small Employer coverage and review your options. You may also be able to offer a Level Select plan to your covered employees. If you are not eligible for Small Employer coverage, your Broker can discuss Individual plan options that can meet your needs.

How to Know if You are Eligible for Small Employer ACA Coverage

The New Jersey Small Employer Health Benefits Program has aligned its small employer definition with federal requirements. To maintain small employer group coverage, an employer must have bona fide employees. Groups that consist only of sole proprietors (i.e., covered person is the sole proprietor and his or her spouse, partner in a partnership, or leased employees) may not be eligible for continued small group coverage. Groups of this nature can purchase Individual coverage. If you have any questions on your group's health plan renewal, please contact your broker, or call Horizon at **1-800-784-6222**, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time, or visit nj.gov/dobi/division_insurance/ihcseh/sehbuyersguide/2020.pdf.