



December 2013

Dear Group Administrator:

Please read this letter for important information about the waiting period changes your group will experience because of the federal health care reform law, also known as the Affordable Care Act (ACA).

For plan years beginning on or after January 1, 2014, the ACA prohibits group health plans and health insurance issuers from imposing waiting periods greater than 90 days. A waiting period is the period of time that must pass before a person is eligible to receive benefits under the group health plan.

Your group health plan currently has a waiting period greater than 90 days. Accordingly, Horizon Blue Cross Blue Shield of New Jersey will adjust your current waiting period to 90 days to ensure that your plan complies with this new rule. Your group health plan may choose a different compliant waiting period on your anniversary date by notifying us in writing. Please fax your request to Horizon BCBSNJ at **1-973-274-2279** prior to your group anniversary date.

On January 1, 2014, the first day of your 2014 plan year, your existing waiting period will change to the required 90-day waiting period. Additionally, effective January 1, 2014, any person who has fulfilled 90 days or more of the group health plan's current waiting period requirement will be enrolled on January 1, 2014.

The regulations impose a shared responsibility for compliance with this rule. As such, Horizon BCBSNJ expects the group health plan to supply Horizon BCBSNJ with enrollment forms and member eligibility information so the member may be enrolled timely in accordance with the 90-day waiting period limitation. This means that your group health plan will have to submit member enrollment information to Horizon BCBSNJ earlier than it has done in the past to ensure that your group health plan does not enroll a member with a waiting period greater than 90 days.

The group health plan will start paying premiums for members who may be enrolled earlier than expected due to the new waiting period rules.

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

Sincerely,

Al Bowles
Vice President
Commercial and Major Accounts Markets

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