## Horizon BCBS of NJ New Business Checklist

## **Small Group Market**

- Horizon BCBS of NJ allows the 1st and 15th of the month effective dates.
- Horizon will allow the 28th of the month if the group has prior coverage on that effective date and will be terminating as of then.
- New Business deadline is 4 calendar days after the effective date.
- Horizon will allow up to 3 plan combinations as long as one is a high deductible plan option.
- Groups may not have 2 DA plans
- Plans may not vary by only Blue Card Access i.e. EPO H.S.A with Blue Card and EPO H.S.A without Blue Card
- For group sizes 2-5 eligible, tax documentation will need to be included (i.e. WR-30, Schedule C, K1).
- For H.S.A options, additional paperwork is required.
- For Pediatric dental, Horizon offers a standalone dental plan and will be automatically enrolling all new members, regardless of age or contract type. Existing members will be enrolled upon renewal.
  - Dependents over age 19 and contracts with no dependents will receive ID cards and booklets, but will not be charged a premium and will not have access to dental benefits.
  - This product can be removed on the group or individual member level.

## **Individual Market**

- Horizon BCBS of NJ allows the 1<sup>st</sup> and 15<sup>th</sup> of the month effective dates.
- Horizon does allow check, credit card and EFT payment options. For check option, we will need the check in our office 4 days prior to the effective date to overnight to Horizon.
- New Business deadline is the day before the effective date.
- For pediatric dental, if you have compliant dental coverage elsewhere, you can remove this coverage on the individual application.
  - If a contract has no enrolled members under age 19, there will be no premium charged or benefits provided.

If you have any questions or concerns, please contact <u>brokersupport@martinins.com</u> References:

Horizon Individual Application Horizon Small Group Master Application Enrollment Change/Request Form SEH Waiver Form H.S.A Declaration of Understanding Confirmation of H.S.A Selection Mellon Discovery Document