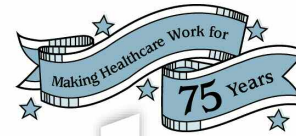


Brief Notes

News for
Brokers and Consultants



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3 Penn Plaza East, Newark, NJ 07105-2200

Enrollment forms changing

To continue to conform with the State of New Jersey requirements and maintain compliance with the Administrative Simplification provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Horizon Blue Cross Blue Shield of New Jersey is changing our enrollment forms.

The updated enrollment forms will help simplify the enrollment process. Dependent Under Age 30 and Civil Union enrollment information is now collected on the same form. The updated form eliminates the Dependent Under Age 30 Enrollment forms (2926 and 2523).

We ask that you and clients begin using the newly updated Horizon BCBSNJ Enrollment/Change Request forms (6859 - Midsize and Large accounts and 6083 - Small Employer accounts) on January 1, 2008.

Groups with pre-existing conditions clause

The Final Regulations for Health Coverage Portability for Group Health Plans and Group Health Insurance Issuers Under HIPAA Titles I & IV, published by the Departments of the Treasury, Labor and Health and Human Services, include special notification requirements that apply to group health plans. Specifically, these federal rules provide that, at or before the time an employee is initially offered the opportunity to enroll, the plan must furnish the employee with a notice that explains the special enrollment rights required pursuant to the regulations.

In addition, the rules provide that if the plan imposes a pre-existing condition exclusion, it must provide a written general notice explaining that exclusion and cannot apply that exclusion to an employee or dependent until the notice is provided. The notice must be included as part of any written application materials distributed by the plan for enrollment. If the plan doesn't distribute such materials, the notice must be provided by the earliest date after a request for enrollment in a reasonable and prompt fashion.

The Small Employer market enrollment form (6083) was updated to include this for the Small Employer market. Accounts with 50 or more employees that include pre-existing conditions exclusions must attach a Pre-existing Conditions Notice (2589) to the enrollment form. If plans do not include a pre-existing condition exclusion, a notice is not necessary.

Please contact your Horizon BCBSNJ sales representative with any questions. We look forward to working with you for continued success.



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

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