

Brief Notes

News for
Brokers and Consultants

May 5, 2009 Vol. 18 No. 623

3 Penn Plaza East, Newark, NJ 07105-2200

Applies to: Small Employer Market (two to 50 employees)

Tips to help your groups submit timely payments to avoid terminations for nonpayment

Recently there has been an increase in the number of small group accounts making late payments to Horizon Blue Cross Blue Shield of New Jersey, causing termination for nonpayment of their premiums. Terminated accounts must then request reinstatement, which affects their ability to obtain health care services and creates additional costly administrative tasks.

To help decrease the terminations for nonpayment, here are our suggestions:

- Monitor your delinquent accounts weekly via Member Maintenance.
- Notify your clients and alert them to submit their payments in a timely manner.
- Advise your clients to make their payments within the given grace period so they do not terminate automatically. They should allow five business days for mailing and payment allocation.
- Have your clients save time by making payments via phone by calling **1-888-778-2005** or online by visiting <www.HorizonBlue.com>.
- If you are aware of a group terminating or have received a group's written letter of termination, please fax this letter immediately to Horizon BCBSNJ at **1-973-274-4030**. Group policy termination requests should be received five days prior to the requested termination date.

We have also changed our reinstatement policies to encourage timely payments from your clients.

- Effective May 1, 2009, your clients are allowed to reinstate an account a maximum of two times in a 12-month period.
- Your clients only have a 45-day window from the date the termination posted to our system to request reinstatement.
- Effective June 1, 2009, Horizon BCBSNJ will begin to exercise our contractual right to charge a reinstatement fee of \$250 for policy reinstatement.

We hope the above suggestions and policy changes assist you in minimizing the administrative expenses associated with this process. If you have any questions, please contact your Horizon BCBSNJ sales representative.



Horizon Blue Cross Blue Shield of New Jersey

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