

Applies to: Fully insured commercial markets

Reporting Members' Coverage Still Required by the ACA

Under the Affordable Care Act's (ACA) Insurance Coverage Reporting requirement, Horizon Blue Cross Blue Shield of New Jersey must provide information to the Internal Revenue Service (IRS) about its fully insured members' health insurance coverage using subscribers' and dependents' Social Security Numbers (SSNs).

Horizon BCBSNJ will once again collect and submit this information to the IRS on behalf of its fully insured members as proof that they had minimum essential health insurance coverage in 2019. Additionally, Horizon BCBSNJ is required to send the 1095-B Form to fully insured members by **January 31, 2020**, and electronically to the IRS by **March 31, 2020**, as proof of coverage.

Horizon BCBSNJ will report the required information to the IRS for our fully insured groups and Health Insurance Marketplace (Exchange) consumers.

Solicitation and collection of SSNs

Horizon BCBSNJ has identified the fully insured members who have missing or incomplete SSNs, and once again contracted with Thomson Reuters for the collection of that information. Third parties, including Thomson Reuters, that conduct business on behalf of Horizon BCBSNJ are obligated to follow the same HIPAA security and privacy laws as Horizon BCBSNJ, and are obligated to safeguard our members' information.¹

During the week of **October 21, 2019**, fully insured members who do not have a complete SSN on record with us will receive [a letter from Horizon BCBSNJ](#) with instructions on how to update their information. Only members who have missing information in our files will receive this letter.

Impacted members can provide the required information in one of the following ways:

- **Email** – Complete the paper form that is enclosed with the letter, and scan and email it to Midmajor_enrollment@HorizonBlue.com. The email subject line must include **01095SL**.
- **Mail** – Complete and return the paper form that is enclosed with the letter in the envelope provided.

Horizon BCBSNJ will not solicit for SSNs over the phone.

New Jersey Individual Mandate

Under state law, beginning **January 1, 2019**, New Jersey residents must have health insurance or pay a penalty. New Jersey enacted this mandate because Congress repealed the penalties of the ACA's individual mandate, effective **December 31, 2018**. This repeal effectively ended the federal requirement that all individuals have health insurance.

Failure to have health coverage or qualify for an exemption will result in a Shared Responsibility Payment (SRP) when an individual files their 2019 New Jersey Income Tax Return. To learn more about the New Jersey Individual Mandate and the SRP, please visit nj.gov/treasury/njhealthinsurancemandate.

Individuals who purchase coverage directly from an insurance company or are covered under a group health plan comply with this mandate. A hardship exception for individuals who cannot afford coverage will be determined by the state treasurer.

This information should not be construed as tax or legal advice. Questions your clients may have about their specific circumstances should be referred to their tax or legal professional.

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