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Governor

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### **BULLETIN NO. 24-15**

TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HEALTH

SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; PREPAID PRESCRIPTION SERVICE

ORGANIZATIONS; AND OTHER INTERESTED PARTIES

FROM: JUSTIN ZIMMERMAN, ACTING COMMISSIONER

RE: AMENDMENTS TO HINT NON-GROUP ENROLLMENT/CHANGE

**REQUEST FORM** 

The purpose of this bulletin is to advise carriers and other interested parties that the Department of Banking and Insurance ("Department") has revised its Healthcare Information Networks and Technologies ("HINT") Non-Group Enrollment/Change Request Form to capture the data requested for Enrollee-Level External Data Gathering Environment ("EDGE") by the Centers for Medicare and Medicaid Services ("CMS").

The revised form can be accessed on the Department's website at <a href="http://www.state.nj.us/dobi/formlist.htm">http://www.state.nj.us/dobi/formlist.htm</a>. Carriers should begin using this form no later than November 1, 2024 to coincide with the open enrollment period that begins November 1, 2024.

Should you have any questions regarding the content of this Bulletin, please contact the Department's Office of Life and Health at lifehealth@dobi.nj.gov.

10/29/2024	Justin Jimmer
Date	Justin Zimmerman
	Commissioner

AR Changes to Hint Form 0624/Bulletins

NONGROUP ENROLLMENT/CHANGE REQUEST

[Carrie	er Logo]		TOTOROGI ETT	KOLLIVILI (1)		E REQUEST	
[Carrie	r Name]						
A. Ty	<b>pe of Activity</b> – to be completed by	[Applicant] Ref	er to instructions [or	ı back] before (	completi	ng this form. Print clearly.	
	Activity – Check a	ll that apply		Date of	Event	Reason	
ADD	☐ Enrollment of a new [Insured/Enrollee/Subscriber] ☐ Add Spouse[/Civil Union Partner] ☐ Add Civil Union Partner] ☐ Add Domestic Partner ☐ Add Dependent Child				/ /] /]		
REMOVE	Add Dependent Child   Remove [Insured/Enrollee/Subscriber]]   Remove Spouse[/Civil Union Partner]   Remove Civil Union Partner]   Remove Domestic Partner   Remove Dependent Child				/ / /] /		
OTHER CHANGE	Name Change Change Plan Special Enrollment Period (due to a Triggering Event*) Other [Add/Change Office ID Numbers: Primary/OB/Gyn/Dentist] *See list of Triggering Events in Instructions[; provide evidence of the triggering event with the enrollment form.]				/ / / /		
B. [A <sub>l</sub>	pplicant] Information Nar	ne (Last, First, N	MI):				
SSN:		Birthdate (m		☐ Male ☐ Female	H ti	Email:  By providing an email address you consent to receive information, including he policy, by electronic means.]	
Are yo	u a resident of New Jersey? Yes	s No	Do you maintain a Name of State/Cor	n home in any cuntry:	other state	e or country?  Yes  No <i>If yes:</i> Number of months you live there each year:	
Address Information	Primary Residence: Street/Apt: Street/Apt: City:Sta			State:	_   Street/Apt:		
ss Info	Zip Code:	Cell Ph:	()	Ziŗ Hn		ode: n: () Cell Ph: ()	
Addre	Your billing address: Primary [Mailing address (for communicat					ify): ence P.O. Box or Other (specify):]	

Coverage Information	Are you, as the applicant, requesting to be covered under the policy for which you are completing this enrollment form?  Yes No  If yes, complete the Activity section below and respond to the Medicare and health coverage questions below before proceeding to the Plan Options in Part C.		are requesting coverage for multiple ty section below and do not respond to the below. Proceed to the Plan Options in Part				
	Is your employer offering you an individual coverage health reimbursement arrange		health reimbursement arrangement				
	(QSEHRA) that you will use to pay premium for individual health insurance coverage?						
∢	Yes, my employer is offering an ICHRA	No					
HR.	Yes, my employer is offering a QSEHRA	Unknown					
ICHRA and QSEHRA Information	Does your spouse's employer provide a QSEHRA that will be used to pay all or part  Yes  No Unknown	of your or your family's premium?					
RA In	Does your employer or your spouse's employer provide a QSEHRA that will be used						
CH	Yes, I will use my employer's QSEHRA to reimburse my medical and/or	Yes, I will use my employer's QSEHI	RA and my spouse will use his/her				
Ĭ	pharmacy claims	QSEHRA to reimburse medical and/or pl	harmacy claims				
	Yes, my spouse will use his/her QSEHRA to reimburse his/her medical and/or pharmacy claims	Unknown					
	Add Remove Other Change Continue If a name change, indicate prior						
	[Primary Loc #:]	[NPI #:]	[Current Patient: Yes				
<b>&gt;</b>	address: zip+4	]	Nol				
Activity	[Ob/Gyn Loc #:]	[NPI #:]	[Current Patient: Yes				
Act	address:] <u>zip+4</u>		□ No]				
·	[Dentist Loc #:]	[NPI #:]	[Current Patient: Yes				
	address:] zip+4						
Are yo		Are you covered under any health coverage?  If yes, why are you applying for individual co					
	C. Plan Option – Check one [Plan Name] [and] [Copay] [and] [or] [Deductible] [and] [or] [Coverage Status] [Information regarding pediatric dental coverage] [Information to select increasing benefits such as adult vision or dental.]						
D. Inc	lividuals to be Covered – Identify individuals for whom you are adding/changing/re	moving coverage. ( Note: If the action applie	es to the applicant, include the information				
	on B above.) Attach additional pages if necessary, dated and signed by you. [Attach		es to the applicant, include the information				
	Spouse/Domestic Partner/Civil Union Partner  2. Child	3. Child	4. Child				
☐ Ad	d Remove Other Add Remove Other	Add Remove Other	Add Remove Other				

NJ-HINT-Individual 06/2024 2 [Internal Carrier Form Number]

| Name (last, first, MI)   |
|--|--|--|--|
| L:   | L:   | L:   | L:   |
| F:   | F:   | F:   | F:   |
| MI:  | MI:  | MI:  | MI:  |
| Birthdate (mm/dd/yyyy):  | Birthdate (mm/dd/yyyy):  | Birthdate (mm/dd/yyyy):  | Birthdate (mm/dd/yyyy):  |
| ☐ Male ☐ Female  | ☐ Male ☐ Female  | ☐ Male ☐ Female  | Male Female  |
| Social Security Number:  | Social Security Number:  | Social Security Number:  | Social Security Number:  |
| Eligible for Medicare?  Yes No Covered under Medicare Parts A or B? Yes No Covered under any health coverage? Yes No | Eligible for Medicare?  Yes No Covered under Medicare Parts A or B? Yes No Covered under any health coverage? Yes No | Eligible for Medicare?  Yes No Covered under Medicare Parts A or B? Yes No Covered under any health coverage? Yes No | Eligible for Medicare?  Yes No Covered under Medicare Parts A or B? Yes No Covered under any health coverage? Yes No |
| [Primary Care Provider:<br>NPI#:   | [Primary Care Provider:<br>NPI#:   | [Primary Care Provider:<br>NPI#:   | [Primary Care Provider:<br>NPI#:   |
| Address:   | Address:   | Address:   | Address:   |
| -in (4   |  |  |  |
| $\frac{zip+4}{[Current Patient? \ \ Yes \ \ \ No]]}$   | zip+4<br>[Current Patient?  Yes No]]   | zip+4<br>[Current Patient? ☐ Yes ☐ No]]  | zip+4 [Current Patient? ☐ Yes ☐ No]]   |
| [Ob/Gyn Office   | [Ob/Gyn Office   | [Ob/Gyn Office   | [Ob/Gyn Office   |
| NPI#:  | NPI#:  | NPI#:  | NPI#:  |
| Address:   | Address:   | Address:   | Address:   |
|  |  |  |  |
| zip+4  | zip+4  | zip+4  | <u>zip+4</u>   |
| [Current Patient?  | [Current Patient?  | [Current Patient?  | [Current Patient?  |
| ☐Yes ☐ No ☐ NA]]   | Yes No NA]]  | ☐ Yes ☐ No ☐ NA]]  | Yes No NA]]  |

[Dentist Office NPI#:	[Dentist Office NPI#:	[Dentist Office NPI#:	[Dentist Office NPI#:		
Address:	Address:	Address:	Address:		
zip+4  [Current Patient? Yes No NA]]	zip+4  [Current Patient? YesNoNA]]		zip+4  [Current Patient?		
If last name is different from [Applicant's], please explain:	If last name is different from [Applicant's], please explain:	If last name is different from [Applicant's], please explain:	If last name is different from [Applicant's], please explain:		
Home address same as [Applicant]?  ☐ Yes ☐ No  If NO, complete Section [E]	Home address same as [Applicant]?  Yes No  If NO, complete Section [F]	Home address same as [Applicant]?  Yes No  If NO, complete Section [F]	Home address same as [Applicant]?  Yes No  If NO, complete Section [F]		
[E.] Additional Spouse/Domestic Partn	er/Civil Union Partner Information – If not ap	plicable, please mark as "NA."			
a. Street/Apt:		b. Please exp	lain why the address is different:		
City, State, Zip Code:					
[F.] Additional Child Information – Pr list them together. Attach additional page	ovide information below about children listed in sees as necessary, signed and dated.	Section D, if they have a different address. If m	nultiple children are at an address, you may		
Name(s):		Name(s):			
Street/Apt:		Street/Apt:			
City, State, Zip Code:		City, State, Zip Code:			
Reason:		Reason:			
Race		Ethnicity			
1 White	11 Other Asian	1 Hispanic			
2 Black or African American	12 Native Hawaiian or Other Pacific Islander	2 Not Hispanic			

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3	American Indian or Alaska Native	13	Native Hawaiian	3 Cuban				
4	Asian	14	Guamanian or Chamorro	4 Mexican, Mexican American, Chicano/a				
5	Asian Indian	15	Samoan	5 Puerto Rican				
6	Chinese	16	Other Pacific Islander	6 An Ethnicity Not Listed Above				
7	Filipino	17	Middle Eastern or North African	7 Unknown				
8	Japanese	18	Another Race Not Listed Above	8 Decline to Respond				
9	Korean	19	Unknown					
10	Vietnamese	20	Decline to Report					
Cove	ered Person			Race Code	Race Code	Race Code	Ethnicity Code	Ethnicity Code
Appl	licant							
Spou								
Chile	d 1							
Chile	d 2							
Chile	d 3							
[H.] Payment Information – Indicate how you would like to [be billed and] make payment       [ Monthly				_//_				
	N C	o.: ardhol	lder Name:	]				
[I.] [	Applicant's   Signature   I repre	o.: ardhol nform sent tl ment/0	lder Name:	credit and/or	debit card.]	ree to the Condi Date:	tions of Enrollmer	nt set forth in this
	Applicant's   Signature   I repre Enroll:   Signat	o.: ardhol nform sent tl ment/0	Ider Name: ation to visit website to authorize payment via that all the information supplied in this applica Change Request form.	credit and/or	debit card.]	Date:		
[J.] I	Applicant's   Signature   I repre Enrolls   Signat	o.:onderconstruction  sent the ment/oure:  ure of	Ider Name: ation to visit website to authorize payment via that all the information supplied in this applica Change Request form.	credit and/or	debit card.] I complete. I hereby ag	Date:	tions of Enrollmer	

NJ-HINT-Individual 06/2024 5 [Internal Carrier Form Number]

# INSTRUCTIONS AND ELIGIBILITY REQUIREMENTS

#### Instructions –

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- ☆ Except for section [G], you must complete sections A through [I], and sign and date this form, as well as any additional pages you may need to submit with it to provide further requested information.
- ☆ Please PRINT except when a signature is requested.
- ☆ If a dependent child is disabled and you want to continue his or her coverage beyond age 26, describe this in "Other Change" in Section A, and attach proof of disability.
- If you are applying to add a spouse, civil union partner, domestic partner, or child please check the applicable box in the "Add" section in A **and** identity the applicable Triggering Event in the Reason section of the "Other Change" section in A.
- ☆ Eligible for Medicare means the person satisfies the requirements for Medicare but has not yet enrolled for Medicare. Covered under Medicare Parts A or B means you have Medicare and CANNOT enroll for an individual plan.
- ↑ You can obtain the providers' correct names and addresses from the appropriate provider directory. You may also obtain each provider's [NPI] number [from the provider directory] [or] [and] [at: URL] [or] [and] [by contacting the provider directly.] Providers with multiple office locations and individual provider who belong to more than one practice or provider entity may have more than one [NPI] number. You should confirm the correct [NPI] number for the specific provider and office location where you will be seen by contacting that office directly.
- ☆ For provider addresses, include the zip code plus the four digit extension (9 digits).
- ☆ IF YOU HAVE QUESTIONS concerning the benefits and services provide by or excluded under this [policy], contact a [member services] representative at [phone number] before signing this form.
- ☆ [KEEP] [MAKE] A COPY OF THIS COMPLETED APPLICATION! [A copy of this application may be used as a temporary ID card for 30 days from the effective date if authorized by [Carrier Name]. Coverage must be verified with [Carrier Name] prior to visiting with a specialist or admission to a hospital.]

☆ Triggering Events [Please note: You must provide evidence of the Triggering Event with your enrollment form]:

### **Eligibility** [for health benefit plans]

- A. Eligibility requirements are set forth under the Individual Health Coverage Reform Act of 1992, P.L. 1992, c. 161 (N.J.S.A. 17B:27A-2 et seq.)
- B. You MUST be a New Jersey resident which means your primary residence is in New Jersey.
- C. You must not be enrolled for Medicare Parts A or B.
- D. If application is made for the Catastrophic Plan, the following additional requirements apply:
  - 1. You must be under 30 years old; OR
  - 2. You must have a notice that you qualify for an exemption with an Exemption Certificate Number (ECN) from the Marketplace. Attach a copy of that notice to your application.

The **Annual Open Enrollment Period** begins November 1 and ends January 31 each year, and is the designated period of time during which you may apply for or change coverage for yourself and family members who are currently uninsured or who are covered under another individual plan, or who are covered under a group health plan, group health benefits plan, a governmental plan, a church plan. Your application must be signed, dated and mailed during the Annual Open Enrollment Period. The effective date of coverage applied for by December 31 will be January 1 of the immediately following year. The effective date of coverage applied for between January 1 and January 31 will be February 1 of the same year.

A **Special Enrollment Period** that last for 60 days follows the listed Triggering Events. The effective date of a new policy will be no later than the first [or fifteenth] of the month following receipt of the application. In addition, if the Triggering Event is the loss of eligibility for minimum essential coverage, the Special Enrollment Period includes the 60 days prior to the Triggering Event.

NOTE: If you currently have coverage, the plan for which you are applying must REPLACE the current coverage, but you SHOULD NOT terminate it until the new coverage is effective.

[Eligibility for ancillary products]

- 1. Loss of eligibility for minimum essential coverage or medically needy coverage but not if lost due to non-payment of premium
- 2. Voluntary or involuntary non-renewal of a non-calendar year plan
- 3. Loss of pregnancy-related coverage or access to health care services through coverage for your unborn child
- 4. Dependent attained age 26 or 31 and lost coverage
- 5. Marketplace determination that you are no longer eligible for a subsidy
- 6. Marriage (at least one spouse must have had coverage for at least 1 day within the prior 60 days)
- 7. Confirmation of pregnancy by a health care provider
- 8. Birth, adoption, or placement for adoption, placement in foster care or gaining a child through a child support order or other court order, but only you and the new dependent are eligible for the special enrollment.
- 9. Gained access to New Jersey plans as a result of permanent move to New Jersey (must have had coverage at least 1 day within the prior 60 days)
- 10. Application to NJ FamilyCare submitted during open enrollment period or during a Special Enrollment period is found ineligible
- 11. Domestic abuse or spousal abandonment necessitating coverage apart from the perpetrator
- 12. Erroneous enrollment or non-enrollment due to error, misrepresentation, misconduct or inaction of entity providing enrollment assistance or a carrier's violation of a material provision of the plan in relation to a covered person.
- 13. Your effective date under a health reimbursement arrangement known as either an ICHRA or QSEHRA
- 14. Obtain access to different plans as a result of moving to a different county within New Jersey (must have had coverage at least 1 day within the prior 60 days)

## CONDITIONS OF ENROLLMENT -- [APPLICANT] ACKNOWLEDGEMENTS AND AGREEMENTS

On behalf of myself and the dependents listed in this Enrollment/Change Request form, I acknowledge that:

- 1. I authorize any physician or medical professional, hospital, clinic or other medical care institution, carrier, consumer reporting agency, and any employer to give [Carrier Name], or any consumer reporting agency acting on behalf of [Carrier Name], information pertaining to employment, other health coverage, and medical advice, treatment or supplies for any physical or mental condition relevant to me or a minor dependent applying for coverage. I agree that this authorization shall be valid for 30 months from the date I sign this Enrollment/Change Request form, unless revoked at an earlier date.
- 2. I agree that, if I revoke this authorization before it expires, such revocation shall not affect any action that [Carrier Name] has taken in reliance on the authorization.
- 3. I understand I may receive a copy of this authorization if I request one.
- 4. I agree [Carrier] will provide coverage in accordance with the terms of the contract for the individual [plan] [policy].
- 5. I understand that my enrollment and the enrollment of my listed dependents in [Carrier's Name's] individual [plan] [policy] is subject to acceptance by [Carrier's Name].
- 6. I agree that the provision of coverage and benefits is contingent upon payment of premiums and may be terminated in accordance with the terms of the individual [plan] [policy] if premiums are not paid timely.

### MISREPRESENTATIONS

Any person who includes any false or misleading information on a Nongroup Enrollment/Change Request Form [for a health benefits plan] is subject to criminal and civil penalties.

#### **Carrier instructions**

(not to be included in the Nongroup Enrollment/Change Request form when printed by the carrier)

- 1. Carrier should insert its logo and name where indicated, or leave the table blank, or blacked-out.
- 2. Carrier must replace bracketed text "carrier name" with carrier's full name throughout the document.
- 3. Replace "on back" with appropriate directions if the instructions are not provided on the reverse side.
- 4. If the carrier refers to the "Enrollee/Subscriber" using another term such as "Member" or "Applicant" or some similar term, replace the term "Enrollee/Subscriber" with such other term throughout the document.
- 5. In Section A, carrier may choose to put Civil Union Partner on the same line as Spouse, or on a separate line.
- 6. In Section A, omit "Add/Change Office ID Numbers" options if carrier does not offer such options.
- 7. In Section B, references to the e-mail address should be omitted if the contact option is not offered.
- 8. At Section B and D, references to primary, ob/gyn and Dentist selections, with LOC and NPI numbers should not be included if selections are not an option or a requirement. If a carrier does not assign numbers for each office location, then carriers may indicate that LOC refers to the office location in the selection information, and request that enrollees identify a name for the office location. However, carriers should not request complete office address locations. Allow selection of PCP for plans for which PCP selection is allowed or required.
- 9. At Section B and D, omit reference to current patient status, if the carrier does not require the information.
- 10. At Section C, insert carrier plan options and deductibles, coinsurance or copayment options. Listed medical plan options must be consistent with the requirements of N.J.A.C. 11:20-3. If pediatric dental coverage is not embedded include text to obtain a reasonable assurance that the applicant has separately bought pediatric dental coverage. Any available additional benefits such as adult dental and adult vision benefits may be listed.
- 11. At Section D, if the carrier does not require proof of disability, omit the directions to attach proof.
- 12. If Section [E] is omitted, renumber Sections F through L accordingly.
- 13. At Section I, omit those payment options or modes that are unavailable (but note: carriers must permit payment on a monthly basis).
- 14. At Section [K], omit reference to agents if the carrier does not use them in the sale of individual policies. The text may be modified to include the specific broker/general agent information the carrier requires. The scope of the information included is limited to information concerning the broker/general agent or agent.
- 15. In the Instructions, if carrier uses a term other than "Member Services," the carrier should insert that term, and must include the appropriate contact phone number.
- 16. In the Instructions, carrier must insert the procedure to be followed to allow the applicant to secure coverage before the actual ID card is issued.
- 17. In the Instructions, if you require selection of health care providers, insert appropriate information on how to obtain correct NPI numbers. Note that indicating information is available only through a website is not appropriate.
- 18. At the Footnote, if a carrier does not utilize an "Internal Carrier Form Number," the carrier may omit the reference.
- 19. Carriers should add information regarding eligibility for ancillary products, if any.