2016 Policy Change Guide
How to make plan and policy changes on the AHNJ4U retail platform
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Overview

This user guide is intended to help you assist your customers who have off-exchange plans. Through our retail platform (AHNJ4U.com), you can make a number of changes throughout the year on behalf of your customer.

Changing Plans or Policy Information: Due to a system upgrade, Policy Admin isn’t available until 1/1/2016. If your customers want to make a change to their 2015 plan or policy, please contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit changes through our retail platform.

These changes include:

• Change plan
• Add or remove dependents
• Update demographic info
• Cancel coverage

Important notes:

• Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.
• This functionality for renewals and changing plan or policy information only applies to customers currently enrolled in an off-exchange plan.
• It takes approximately five business days for a policy change request to be processed.
• Only one policy change request can be submitted per policy within a three-day window.
• If you or your customer makes a policy change to a 2015 policy either through Customer Service or AHNJ4U between November 1 and December 31, 2015, you will also need to make this same change to the 2016 policy.
• For renewals, all plan and policy changes will need to be made between November 1 and December 15, 2015 in order to be effective January 1, 2016.
• Policy change requests (PCRs) may be withdrawn upon request. See page 17 for instructions.

Questions?
Contact Client Broker Services 1-800-893-7827.
Types of plan and policy changes

Due to a system upgrade, Policy Admin isn’t available until 1/1/2016. If your customers want to make a change to their 2015 plan or policy, please contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit changes through our retail platform.

These changes include:
- Change plan
- Add or remove dependents
- Update demographic info
- Cancel coverage

In addition to letting your customers enroll in a health plan, the retail platform provides functionality for a number of different changes you may need to make on behalf of your customers.

Change plans: Your customers can change plans during Open Enrollment or if they qualify for an SEP.

Add or remove a dependent: Dependents can be removed at any time, but they can only be added during Open Enrollment or if they qualify for an SEP.

Update demographic information: These changes, which include changes to address, phone number, date of birth, and smoker status, can be done at any time.

Cancel policy: Customers can cancel their policies at any time according to the following guidelines:

- Cancellations can be requested for the last day of the current month, the last day of the following month, or the last day of the subsequent month.
- Cancellations can be requested up to 90 days in advance.
- Cancellations cannot be requested retroactively.
- Cancellations cannot be requested in combination with any other change.

Important note: If you wish to cancel the member’s coverage you must select and cancel the active 2015 coverage AND actively cancel the 2016 renewal located on the Renewals tab.

To cancel 2015 coverage you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform.
How to change plans

Log into AHN4U through ROAM to access your retail platform dashboard. Search for the customer you want to make a change for.

Find the customer you are searching for and click View.

To change your customer’s plan and update policy information, click on the Policy tab. This is where you can view your customer’s current active policies (e.g. medical, vision, and/or dental), Request Changes, and view any existing, outstanding change requests.

Locate the customer’s specific policy you want to update.

- If your customer wants to change his or her plan, click Shop All Plans.
- If your customer wants to make policy changes only (add/remove dependents, update demographic info, cancel policy), click Request Change, and skip to page 6 for more instructions.
Important notes:

• For renewals, see 2016 Renewals Guide.

To change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform. Below are the steps to do so:

1. Click Shop All Plans next to the corresponding policy.

2. Once you click this link, you will be directed through the standard shopping and enrollment process. Please note, clicking this link initiates a policy change request (PCR).

3. You will be instructed to list all dependents that require coverage, select their new plan, and enter the most current demographic information.

4. You will not be asked to submit payment information. The new monthly rate is displayed during the shopping and enrollment process, so you will want to share this with your customer before they receive the next invoice reflecting the new rate.

Once you’ve submitted your request to change plans, you can see the policy change request listed below the existing policies.

Important notes:

Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.

• If the Shop All Plans button is deactivated, you may have a PCR in process. Withdraw this PCR and the button will be reactivated. See page 17 for instruction.

• Pending policy change requests may be withdrawn by viewing the policy change request and selecting Withdraw. See page 17 for additional instruction.

• The Policy Change Requests box on the Policy tab will provide a history of all of the policy change requests that were submitted for a customer.

• It takes approximately five business days for a policy change request to be processed.
How to add a dependent

To change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform. Below are the steps to do so:

1. Select Request Change. Please note, clicking this link initiates a policy change request (PCR).
2. On the Start Policy Change Request screen, select Add Someone. If needed, the Add Someone and Update or Remove Someone buttons can be selected simultaneously.

To add more dependents, click Add Family Member.

After completing all required fields, click either one of the Continue buttons.
Confirm the policy and rate information, then click *Continue*.

On the *Prior Coverage* screen, respond to the question regarding whether any applicant had medical coverage within the last 63 days. If the answer is yes, fill in the corresponding fields. If the answer is no, click *Continue*. 
On the Verify Information screen, use the scroll bar to review all information for accuracy. If needed, click Print Verify Page for a copy of the information for yourself and/or your customer. Once confirmed, click Continue.
On the Terms and Conditions screen, you will need to complete two sections:

1. Acknowledge that you provided the Summary of Benefits and Coverage (SBC) to your customer.

2. Provide your electronic signature that verifies you have the authorization to make these changes on behalf of your customer.

3. Click the corresponding check boxes that apply and click Submit Request.

Once you’ve submitted your request, you’ll see a Submission Confirmation screen. Your policy change request can then be viewed by clicking on the Policy tab.

Important Notes:

Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.

- If the Request Change button is deactivated, you may have a PCR in process. Withdraw this PCR and the button will be reactivated. See page 17 for instruction.

- Pending policy change requests may be withdrawn by viewing the policy change request and selecting Withdraw. See page 17 for additional instruction.

- Customers can only add a dependent during Open Enrollment or if they qualify for an SEP.

- The Policy Change Requests box on the Policy tab will provide a history of all policy change requests that were submitted for a customer.

- It takes approximately five business days for a policy change request to be processed.
How to remove a dependent

To change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform. Below are the steps to do so:

Dependents can be removed from a policy at any time. To remove a dependent, click the Request Change button next to the policy you wish to remove a dependent from. On the Start Policy Change Request screen, select Update or Remove Someone. Please note, clicking this link initiates a policy change request (PCR). If you need to cancel coverage for everyone on the plan, you will need to select Cancel Coverage for all Policy Members and follow the instructions on page 15.

You may have noticed that on the Update/Cancel Customer screen only dependents can be removed from a policy.

1. To cancel coverage for all customers, click Return to Checklist to withdraw this request and select Cancel Policy for All Customers.

2. Cancelling coverage for the primary subscriber must be done by contacting the Broker Care Center.

To remove a dependent, click Yes next to Cancel Member Coverage.
Complete the **Cancellation Reason** and **Cancellation Date** fields. If needed, you can select another dependent for cancellation. Once complete, click **Continue**.

Next, you will need to verify the cancellation of the dependent’s policy and click Continue. Complete the Terms and Conditions fields and click Submit Request.

Once you’ve submitted your request, you’ll see a Submission Confirmation screen. Your policy change request can then be viewed by clicking on the Policy tab.

**Important notes:**

- **Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.**
  - If the Request Change button is deactivated, you may have a PCR in process. Withdraw this PCR and the button will be reactivated. See page 17 for instruction.
  - Pending Policy Change Requests may be withdrawn by viewing the policy change request and selecting Withdraw. See page 17 for additional instruction.
  - Customers can remove a dependent at any time.
  - The Policy Change Requests box on the Policy tab will provide a history of all policy change requests that were submitted for a customer.
  - It takes approximately five business days for a policy change request to be processed.

**Questions?**

**Contact Client Broker Services 1-800-893-7827.**
How to update demographic information

To change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform. Below are the steps to do so:

To make changes to your customer’s demographic information, click the Request Change button next to the policy you wish to update. Please note, clicking this link initiates a policy change request (PCR). On the Start Policy Change Request screen, select Update or Remove Someone and click Continue. This will allow you to update a customer’s address, phone, date of birth, or smoker status.

From the Update/Cancel Member(s) screen, select the customers you want to update and click Continue.

![Update/Cancel Member(s) screen](image)

The screen will expand and you can use the scroll bar to see the demographic information for all customers associated with the policy. It is important to note that demographic changes must be made separately for each customer on the policy.

Choose Demographic Change as the reason for the update and update all necessary fields. To request the same change for other customers on the policy, select Yes next to Update Member? for each customer and record any updates that need to be made.

Continue this process until all customers on the policy have been updated, and click Continue.
The original demographic information will appear on the left side of the screen, while your requested changes will appear on the right side of the screen. Use the scroll bar to review and confirm the demographic changes you made are correct and click Continue.

Fill in the required information on the Terms and Conditions screens to verify you have provided the SBC to your customer and that you have authorization to make updates on your customer’s behalf.

Once you’ve submitted your request, you’ll see a Submission Confirmation screen. Your policy change request can then be viewed by clicking on the Policy tab.

Important notes:

Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.

- If the Request Change button is deactivated, you may have a PCR in process. Withdraw this PCR and the button will be reactivated. See page 17 for instruction.
- Pending policy change requests may be withdrawn by viewing the policy change request and selecting Withdraw. See page 17 for additional instruction.
- Demographic changes must be made separately for each customer on the policy.
- Demographic changes that can be made via AHNJ4U are address, phone, date of birth, and smoker status.
- Demographic changes that cannot be made via AHNJ4U include SSN and gender.
- The Policy Change Requests box on the Policy tab will provide a history of all policy change requests that were submitted for a customer.
- It takes approximately five business days for a policy change request to be processed.
How to cancel coverage for all policy customers

To change 2015 plans you must contact Client Broker Services at 1-800-893-7827. After 1/1/2016, you may submit any changes through our retail platform. Below are the steps to do so:

To cancel the entire policy, click the Request Change button next to the policy you wish to cancel. On the Start Policy Change Request screen, select Cancel Coverage for all Policy Customers, and click Continue.
The Cancel Coverage screen displays with two required entry fields. The Requested Cancellation Date defaults to the next available cancellation date. Valid dates are the last day of the current and next two months.

Select the reason for the cancellation from the Cancellation Reason dropdown. Valid reasons are:

- Divorce
- Legal Separation
- Death
- Change of Location
- Other – requires a description

Click Continue.

From there, you will need to verify the cancellation of all customers on the policy and click Continue. Complete the Terms and Conditions fields and click Submit Request.

Once you’ve submitted your request, you’ll see a Submission Confirmation screen. Your policy change request can then be viewed by clicking on the Policy tab.

Important notes:

Policy Admin functionality has been disabled until 1/1/2016. Brokers should contact Client Broker Services at 1-800-893-7827 to submit 2015 plan or policy changes.

- If the Request Change button is deactivated, you may have a PCR in process. Withdraw this PCR and the button will be reactivated. See page 17 for instruction.
- Pending Policy Change Requests may be withdrawn by viewing the policy change request and selecting Withdraw. See page 17 for additional instruction.
- Cancelling a policy will cancel coverage for all members on the policy.
- Customers can cancel a vision or dental policy, but they will be required to pay the premium for the remainder of the year as vision and dental coverage are year-long policies.
- The Policy Change Requests box on the Policy tab will provide a history of all policy change requests that were submitted for a customer.
- It takes approximately five business days for a policy change request to be processed.
- If you wish to cancel coverage during Open Enrollment, you must cancel current coverage as well as the renewal. See page 15 for instructions.
How to withdraw a policy change request (PCR)

If you created a PCR by clicking Shop All Plans, you can withdraw it by following these steps:

1. Click on the View button located next to the PCR you’d like to withdraw. This will bring you back to where you left off in the PCR.
2. Select the pull down menu arrow located in the upper left hand corner and click Withdraw.
3. View your customer’s Policy/Renewal. The Request Change/Shop All Plans buttons should now be reactivated.
If a PCR was created by your customer and is not completed, you can withdraw it by following these steps:

1. Open the Policy tab.
2. Click the View button located next to the In Process PCR.
3. On the Policy Change Request Summary page, click the Withdraw button.
4. Select a reason and click Save.

If you created the PCR by clicking Request Change, you can withdraw it by following these steps:

1. Open the Policy tab.
2. Click the View button located next to the In Process PCR, which will open the last saved page of the PCR.
3. Click Return to Checklist.
4. On the Start Policy Change Request page, click Withdraw Request.
5. Select a reason and click Save.