

The Aetna logo is displayed in white text on a red background. It consists of the word "aetna" in a lowercase, sans-serif font, followed by a registered trademark symbol (®).

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions



## Aetna to withdraw from New Jersey Small Employer ACA market in 2018

Due to mounting financial losses and an uncertain marketplace outlook, Aetna has made the decision to leave the Individual market in New Jersey.

Regrettably, this decision also impacts our New Jersey small employer ACA insured medical products. New Jersey law requires a carrier to withdraw from the insured small employer market if it is withdrawing from the individual market. As such, Aetna will withdraw all of its commercial (fully insured) medical plans offered in the small employer health insurance market.

### What this means

Health insurance coverage for each of your New Jersey small employer clients will end at midnight on the day before its renewal date, beginning with January 1, 2018 renewals.

- Notices will be sent to you as well as to your impacted clients and their members 180 days prior to their non-renewal.
- We are required to cease selling new business with effective dates after 6/30/17.
- Renewals will continue to be produced and serviced as usual through 12/15/17 renewal dates.
- Your clients' current coverage will continue until their policy ends on or after January 1, 2018. This decision does not impact our other small group products such as stand-alone dental, stand-alone vision, and group life products, as well as commercial large group (51+) medical plans and Medicare Advantage Plans.

To demonstrate our commitment to the New Jersey small employer market Aetna will continue to:

- Offer our Aetna Funding Advantage (AFA) self-insured medical product to small employers (5-50 eligible employees)
- Offer stand-alone ancillary lines of coverage including dental, life insurance, disability, and vision products

### We're here to help

We value our relationship with you and look forward to working together in the future.

Please contact your Aetna representative if you have any questions.