

# CLIENT ALERT

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## We received the following information from Horizon Blue Cross of NJ regarding how they will handle Social Security Number discrepancies

Due to an increase in fraudulent enrollment activity involving applicants submitting enrollment applications with Social Security Numbers attributed to other active members or deceased members, effective immediately, if an applicant submits an application with a Social Security Number that their records show belongs to another active or deceased member, the applicant will be required to submit a letter from the Social Security Administration documenting the correct Social Security Number. **This applies only if an application is submitted and there is an issue with verifying the Social Security Number.** Horizon will no longer accept a copy of the applicant's Social Security card. They feel that this new documentation requirement will help safeguard their customers and business.

What this means for our clients and their employees is a possible delay in coverage. When you send enrollment forms to us for on-line enrollment, please double check to make sure that the Social Security Number is legible. By the time we get these forms 6's can look like 8's and 7's and 1's can look like each other.

## We are providing this Client Alert to all of our clients as we expect other carriers to initiate similar procedures.

**DISCLAIMER** - This e-mail is informational only and should not be construed as insurance, legal or tax advice. If you would like more information, please do not hesitate to contact our office, your legal counsel or accountant.