

Broker News

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September 2008

News for Brokers and Consultants

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New orthotic and prosthetic appliances law implemented

Horizon Blue Cross Blue Shield of New Jersey would like to inform you of a new law recently enacted in New Jersey that expands coverage for orthotic and prosthetic appliances (N.J.S.A. 17:48E-35.30).

This new law requires health benefit plans that provide benefits for orthotic and prosthetic devices to provide coverage for expenses incurred in obtaining orthotic and prosthetic appliances from any licensed orthotist, prosthetist or any certified pedorthist if determined medically necessary by the physician.

This legislation also requires health plans to base reimbursement for eligible orthotic and prosthetic appliances at the same rate of reimbursement for such appliances as provided under the federal Medicare reimbursement schedule. Eligible appliances are defined and benefits must be provided to the same extent as those associated with any primary care provider or physician office visit, as applicable.

These requirements are applicable to the insured Health Maintenance Organization (HMO), Direct Access, Point of Service (POS), Preferred Provider Organization (PPO) and Indemnity products across all markets upon contract issuance or renewal on or after April 11, 2008.

These requirements are also applicable to the State Health Benefits Program (SHBP). Our self-insured clients may include or exclude this coverage at their discretion.

Orthotic appliance – An orthotic appliance is a brace or support. This does not include fabric and elastic supports, corsets, arch supports, trusses, elastic hose, canes, crutches, cervical collars, dental appliances or other similar devices carried in stock and sold by drug stores, department stores, corset shops or surgical supply facilities.

Prosthetic appliance – A prosthetic appliance is any artificial device that is not surgically implanted and that is used to replace a missing limb, appendage or any other external human body part, including devices such as artificial limbs, hands, fingers, feet and toes. This term does not include dental appliances and largely cosmetic devices, such as artificial breasts, eyelashes, wigs or other devices which could not by their use have a significantly detrimental impact upon the muscular skeletal functions of the body.

For more information, or if you have any questions, please contact your Horizon BCBSNJ sales representative.



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Two new copayment and deductible options added to Horizon HMO Access 100/80 Plus

The Horizon HMO Access 100/80 Plus plan has been very well received. The new copayment and deductible options will provide more valuable benefits at affordable rates. Please keep these in mind for your clients.

Horizon Blue Cross Blue Shield of New Jersey is leading the New Jersey small employer marketplace by providing products and services that offer affordability, value and employee satisfaction.

Last year, we introduced our Horizon HMO Access 100/80 Plus plan design to the small employer marketplace (two to 50 employees). Effective November 1, 2008, the Horizon HMO Access 100/80 Plus will include two new copayment and deductible options:

- Deductible options of \$500 or \$1,000.
- A split copayment option of \$20 for Primary Care Physicians (PCPs) and \$40 for specialists.

The Horizon HMO Access 100/80 Plus and 100/50 Plus plans offer the same benefits as our Horizon HMO 100/80 and 100/50 plans, and allow members to self-refer to participating specialists for a higher copayment.

Services from nonparticipating physicians and health care professionals are only eligible for reimbursement when appropriately authorized or for emergency services. There is also a dollar maximum placed on durable medical equipment.

Horizon BCBSNJ is dedicated to working with you, our valued brokers, to provide your small employer marketplace clients and their employees with access to quality, affordable health care. To see our entire suite of plans available to meet your clients' needs, please visit www.HorizonBlue.com and click on *Our Products*.

Quoting through Healthconnect will be made available on September 1, 2008, with ESAT to follow shortly thereafter.

Please contact your Horizon BCBSNJ sales representative for more information. We look forward to working with you for continued success.

Coming soon! Paperless EOBs

Not only is this feature convenient, it's free and secure, and the sign-up process is simple.

We are excited to offer Horizon Blue Cross Blue Shield of New Jersey members the option of selecting paperless Explanation of Benefits (EOB).

Once members enroll, the paperless EOB option will provide them with an e-mail notification whenever their claim is processed. This provides a quick, easy way for them to review their EOB online, through Member Online Services. Paperless EOBs are print-ready, so if members need a paper copy of their EOB for any reason, they can generate their own copy from our Web site, www.HorizonBlue.com.

Not only is managing health care with paperless EOBs convenient, it's free and

secure, and the sign-up process is simple. To take advantage of this new option, members should log in to Member Online Services and elect to receive paperless EOBs the next time they visit our Web site.

If they prefer, members can continue to receive paper EOBs. Also, if they have signed up for paperless EOBs and wish to return to receiving paper EOBs, they may do so at any time.

Giving members easier access to their information is just another way we are *Making Healthcare Work*.

Note: Paperless functionality is not available for all groups. Please have your clients check before communicating this message to their employees.

Newton Memorial Hospital no longer part of Horizon Hospital Network

Newton Memorial Hospital terminated its contract with Horizon Blue Cross Blue Shield of New Jersey, effective midnight, July 22, 2008.

Under state law and the terms of Horizon BCBSNJ's contract, Horizon HMO and other Horizon BCBSNJ members may continue to use Newton Memorial Hospital as a participating hospital through November 22, 2008 (prior authorization must be obtained when required). Beginning November 23, 2008, Newton Memorial Hospital will no longer be a Horizon BCBSNJ network hospital.

As always, we are focused on ensuring that our members have access to needed care. Under the terms of our previous agreements, a four-month contract extension applies. Newton Memorial Hospital is required to continue to care for our members through November 22, 2008, at an in-network level of benefits. We are working with our large network of hospitals and physicians to minimize the disruption caused by Newton Memorial Hospital's actions. Please see below for answers to questions you may have about these changes in our network.

Q. How do these changes affect my clients' benefits?

A. Your clients have the same basic health plan benefits. *Horizon HMO, Horizon Medicare Blue Value and Horizon Medicare Blue Solutions members*, however, receive nonemergency hospital coverage only when they use hospitals in the Horizon Hospital Network. *Horizon POS, Horizon Direct Access, Horizon PPO, Horizon Medicare Blue Access and other Horizon BCBSNJ members* incur lower out-of-pocket costs and realize maximum coverage benefits by using our Horizon Hospital Network.

Q. What should my clients do in a medical emergency?

A. In case of a medical emergency, your clients should go to the nearest emergency

facility, without worrying about network affiliations.

Q. What do my clients do if they are currently receiving treatment at Newton Memorial Hospital?

A. If your clients are receiving treatment at Newton Memorial Hospital, they can continue medically necessary treatment for up to four months past the contract termination date of midnight, July 22, 2008. Therefore, your clients can continue medically necessary ongoing treatment at Newton Memorial Hospital through November 22, 2008, as long as they obtain prior authorization when required.

Q. How can my clients find out about other hospitals in the network?

A. Your clients have a choice of network hospitals throughout New Jersey. They can search for hospitals participating in the Horizon Hospital Network by visiting our Web site, www.HorizonBlue.com, and using the *Provider Directory Search* tool.

Q. When do these changes take effect?

A. Newton Memorial Hospital terminated its contract with Horizon BCBSNJ, effective midnight, July 22, 2008. Under the terms of Horizon BCBSNJ's contract with Newton Memorial Hospital, the contract is extended for four months for *Horizon HMO, Horizon Medicare Blue Value and Horizon Medicare Blue Solutions members*, through November 22, 2008. Therefore, members can receive treatment at Newton Memorial Hospital at an in-network level of benefits through November 22, 2008, as long as they obtain prior authorization when required.

Under the terms of Horizon BCBSNJ's hospital contract with Newton Memorial Hospital, the contract is also extended for four months for *Horizon POS, Horizon Direct Access, Horizon PPO, Horizon Medicare Blue Access* and other

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Newton Memorial Hospital no longer part of Horizon Hospital Network *(continued from page 3)*

Horizon BCBSNJ members through November 22, 2008. Therefore, these members can also receive treatment at Newton Memorial Hospital at an in-network level of benefits through November 22, 2008 as long as they obtain prior authorization when required.

We encourage all members to use network hospitals to maximize their benefits and minimize their out-of-pocket costs.

We apologize for any inconvenience this may cause. Please contact your Horizon BCBSNJ account manager or sales representative if you have any questions.

New ID cards on the way!

Horizon Blue Cross Blue Shield of New Jersey is redesigning its ID cards to comply with Blue Cross and Blue Shield Association (BCBSA) branding regulations. The BCBSA branding regulations are intended to create greater uniformity for both members and health care professionals who use the ID cards.

The new ID cards will be organized so that it is easier for both members and the physicians' and/or hospitals' office staff to locate the information they need on the cards.

New members and existing members needing duplicate and/or replacement cards will receive their new cards by

January 1, 2009. All members will have their BCBSA-compliant ID cards by January 1, 2011. Horizon BCBSNJ is advising members to please continue to use their current ID cards until they receive their new cards in the mail.

We will be educating members, physicians and hospital employees, through existing newsletters and special mailings, about why we are making the change, how the new cards will be rolled out and how they can find the information they need.

Finding ways to serve our members better is just another way we are *Making Healthcare Work.*

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Horizon Blue Cross Blue Shield of New Jersey

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