

Applies to: Commercial Markets

Helping Our Members Get the Care They Need, Now and Always

Throughout our 88-year history, the health and well-being of our members has always been our top priority. And, throughout the COVID-19 public health emergency, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) has maintained our commitment to help our members get the care they need, when they need it.

Lowering costs and expanding coverage for important services

We are proud of our efforts to adjust business practices to help our members during this challenging time. For our members, we:

- Expanded access to telemedicine services for medical and behavioral health care, including relaxing rules to allow use of alternate platforms, such as FaceTime and Skype, and phone-only visits
- Waived cost sharing for in-network telemedicine visits so members could continue to get care from the safety of their homes
- Waived cost-share obligations through **March 31, 2021**, for COVID-19 diagnostic testing, as well as inpatient and outpatient treatment when the primary diagnosis is COVID-19
- Are covering the cost of recommended COVID-19 vaccines

Telemedicine: Improving access to care

Telemedicine visits are convenient and used by more of our members than ever before. Using telemedicine not only helps members get the care they need, it also helps reduce the spread of COVID-19, which protects the health of our members and the doctors and nurses who care for them.

For our members who use telemedicine for covered services¹ through Horizon CareOnline² or their in-network doctor, Horizon BCBSNJ is waiving out-of-pocket costs for at least 90 days after the end of the public health emergency and the State of Emergency declared by Governor Murphy. Convenient, no-cost telemedicine appointments are available for members through [Horizon CareOnline](#) when they sign in to the [Horizon Blue app](#)³ or secure member web portal at [HorizonBlue.com](#).

Avoid unexpected health care costs

To provide transparency and help members avoid high or unexpected health care costs,

Horizon BCBSNJ offers an [out-of-network cost calculator](#) that lets members view an estimate of the charges they will likely see from doctors, specialists, care facilities or labs that do not participate in Horizon BCBSNJ's network. Members can get a 360-degree view of their medical costs, from what a patient pays out-of-pocket to what reimbursement the nonparticipating provider receives.

PillPack by Amazon Pharmacy is secure and convenient

PillPack delivers pre-sorted packets that make it easier for members to remember to take their medicines. In these challenging times, helping members get the medications they need is critical. That's why we're working with PillPack, a full-service, in-network pharmacy. Members can sign in to [HorizonBlue.com](#) and click *Prescriptions* to take advantage of this service.

Braven HealthSM delivers care for Medicare members

[Braven Health](#), a new insurance company, offers Medicare Advantage plans in eight New Jersey counties effective **January 1, 2021**. Braven Health is a joint venture between Horizon BCBSNJ, Hackensack Meridian *Health* and RWJBarnabas Health.

By bringing together the strength of two of New Jersey's top health systems, and the state's largest and most trusted health insurer, Braven Health is lowering health care costs for New Jersey's Medicare-eligible population and delivering a better, easier health care experience.

The Horizon Foundation for New Jersey supports New Jersey

New Jerseyans have faced many challenges due to COVID-19. The Horizon Foundation is committed to helping our members, communities and local businesses get through difficult times, as well as focusing on health programs throughout New Jersey. In 2020, the Foundation:

- Provided 1,300 free meals to frontline heroes, including health care professionals, police officers and firefighters in northern New Jersey
- Funded more than \$816,000 in grants to help New Jersey nonprofit organizations provide food, housing and health care services, and to help first responders with daycare services
- Provided financial support to organizations like the Community FoodBank of New Jersey, New Jersey YMCA State Alliance and The Salvation Army New Jersey Division to help them serve their communities

Throughout our history, we've been here when our customers and communities have needed us most. Rest assured, we will continue to provide the coverage and services our customers count on, now and always.



1 "Covered" services includes routine care, therapy or mental health care when members get these services from in-network doctors and specialists through telemedicine.

2 Not all members have access to Horizon CareOnline. Members should check with their benefits administrator or plan documents.

3 Members can download the app by visiting the App Store® or Google Play™, or by texting **GetApp** to **422-272**. There is no cost to download the **Horizon Blue app**, but data rates from wireless providers may apply.

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