



NEWS FOR BROKERS & CONSULTANTS

Applies to: All Markets

Advocare to Leave Horizon's Networks July 1, 2024

As the state's largest and most experienced health insurer, we have a responsibility to our customers to manage health care costs so we can continue to provide access to affordable, quality care.

Recently, some providers have been asking for unreasonable reimbursement rates. When Horizon cannot meet these demands, these providers may decide to go out of network.

This is the situation with Advocare, a large multi-specialty physician group. Advocare plans to end their agreement to participate in Horizon's provider networks as of **July 1, 2024** despite Horizon's offer, which would have made Advocare among the highest-paid practice of their kind in New Jersey, while bringing their prices closer to the state average. While we regret their decision, we are prepared to help our members connect with other in-network providers and get quality care.

Here are the facts about Advocare's contract:

- From 2021 to 2023, Horizon increased the rates it paid to Advocare by 16%, roughly the same as the rate of inflation over that time. Horizon has agreed to provide a fair increase for 2024 that would continue to account for inflation.
- Advocare is threatening to leave Horizon's networks if we do not meet their demand for a 10.5% increase in 2024 – an increase that is three times the current rate of inflation.
- Agreeing to this unreasonable demand would increase our members' cost of health care by \$13 million a year.
- Advocare's prices are among the highest in New Jersey – 15% higher than the average for similar practices in New Jersey.

We understand the stress that this may cause; however, high provider reimbursement rates directly increase our members' out-of-pocket costs and insurance premiums, and ultimately make health care unaffordable. Impacted members will receive [a letter](#) shortly informing them of this change.

Finding a New Doctor

We are ready to help our members find quality, in-network care. Members can get care from thousands of in-network doctors and other health care professionals in New Jersey and nearby in Pennsylvania, Delaware and New York.

To find a new doctor, members can use the **Horizon Blue app**¹ or go to HorizonBlue.com/doctorfinder. If they need help, they can call us at the number on their member ID card.

We apologize for any disruption or stress this may cause. We are committed to providing our members with access to quality care, but it is also our responsibility to protect them from demands that will needlessly raise the cost of care.

[Learn more](#) about the current situation with Advocare and how it could impact your clients and their covered employees.

If you have questions, please contact your Horizon sales executive or account manager.



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