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## Member in-network, out-of-pocket accumulation required under Affordable Care Act

For plan years that begin on or after January 1, 2015, AmeriHealth New Jersey is required by the Affordable Care Act (ACA) to calculate our members' in-network out-of-pocket (OOP) cost-sharing expenses. This means we need to ensure any in-network deductibles, copayments, and coinsurance for Essential Health Benefits such as medical, prescription drug, vision riders, and behavioral health services are included in the in-network OOP maximum (including benefits covered by third-party vendors). In addition, the in-network OOP maximum cannot exceed the following requirements as defined by the ACA:

- **In-network OOP maximum for non HSA-qualified HDHP plans:** For new and renewing benefits on and after January 1, 2015, the annual in-network OOP maximum cannot exceed \$6,600 for single and \$13,200 for family coverage.
- **In-network OOP maximum for HSA-qualified HDHP plans:** For new and renewing benefits on and after January 1, 2015, the annual in-network OOP maximum cannot exceed \$6,450 for single and \$12,900 for family coverage. These plans have different limits which are indexed annually based on IRS guidelines.

**Note:** AmeriHealth New Jersey customers with a drug plan integrated in their medical benefits will be compliant with this requirement. AmeriHealth New Jersey has partnered with FutureScripts to provide seamless calculation of prescription and medical OOP maximum cost-sharing.

### Impacts by market segment

The table below applies to non-grandfathered customers providing an overview of the in-network OOP maximum requirements based on market segment.

Integrated prescription drug	
IHC & SEH	Beginning January 1, 2014, AmeriHealth New Jersey requires all clients in this segment to have prescription drug packaged with their medical plan.
51-99	AmeriHealth New Jersey has worked with FutureScripts to provide a bi-directional feed, to share OOP accumulators, at no additional cost to the client.
100+	AmeriHealth New Jersey has worked with FutureScripts to provide a bi-directional feed, to share OOP accumulators, at no additional cost to the client.

## Prescription drug carve-out

IHC & SEH	This option is not available for these market segments.	
51-99	This option is not available for this market segment, except for in the Public Sector market.	
100+	Groups will be required to select a separate or combined OOP maximum. If a group decides to elect a third party PBM to cover prescription drug benefits they will need to provide notice with the <a href="#">Certification of the use of third-party vendor for pharmacy services</a> (Attestation form) 90 days prior to their renewal date.	
	<b>Combined</b> OOP maximum If a group selects a third-party PBM with a combined OOP maximum, this may require the set up of a bi-directional feed.* The bidirectional feed is a two-way data stream that allows AmeriHealth New Jersey and vendors to know when the in-network OOP maximum is reached. It allows services to be accumulated towards the total in-network OOP maximum as required by the ACA.	<b>Separate</b> OOP maximum Groups electing a third-party PBM with a separate OOP maximum do not require the set up of a bi-directional feed.

## Streamlined 51+ portfolio

The AmeriHealth New Jersey 51+ market segment has a [new streamlined medical and prescription drug portfolio](#). Standard medical plans have been updated with the 2015 ACA in-network OOP maximum amounts and are available in ROAM and on our website, [amerihealthnj.com](#).

Please work closely with your AmeriHealth New Jersey large group Account Executive when enrolling or renewing groups. We would like to encourage customers to select their benefits from the standard options. Please be aware, if groups select non-standard benefit options this will add 8 weeks of implementation time to the group's setup.

If you have any further questions, please contact your AmeriHealth New Jersey account executive.

\*AmeriHealth New Jersey has a \$0.29 PCPM fee for the set up and on-going maintenance of the bi-directional feed. This fee does not include a separate fee that may be charged by the 3<sup>rd</sup> party vendor.