

Top 10 Questions about OMNIA Answered

Want to learn more about Horizon’s OMNIA Health Plans and the OMNIA Health Alliance? We’ve answered some of the most frequently asked questions.

QUESTION	VS	ANSWERS
1. Why did Horizon BCBSNJ create the OMNIA Health Plans?		<p>New Jersey health care consumers are demanding relief from some of the highest health care costs in the nation. In response, Horizon BCBSNJ developed the OMNIA Health Plans to offer consumers lower monthly premiums as well as an opportunity to save on out-of-pocket costs (copayments, coinsurance, and deductibles) when seeking care at certain doctors and hospitals in Tier 1. Consumers want lower-cost options for their health insurance. Horizon BCBSNJ has provided consumers with more health insurance options to meet their budgets and needs.</p>
2. Will OMNIA Health Plans be the only Horizon BCBSNJ health plans available for consumers?		<p>No. Horizon BCBSNJ will still offer its standard broad network health plans for consumers. The OMNIA Health Plans will be a lower-cost option available to consumers seeking lower monthly premiums and the ability to save on out-of-pocket costs when seeking care at certain doctors and hospitals in Tier 1.</p>
3. Are tiered health plans allowed by law in New Jersey?		<p>Yes. On November 30, 2015, the New Jersey Department of Banking and Insurance, in an order denying a challenge to OMNIA Health Plans, wrote the following about tiered health plans in New Jersey: “Tiered networks are now common in New Jersey and throughout the nation, and over 10 tiered networks have been filed with the Department over the past five years. Almost every carrier in New Jersey has offered, or is currently offering, a tiered network product in the fully insured market, but consumer selection of such products has been limited.” (pages 2-3)</p>
4. Why did Horizon BCBSNJ use the word “tier” for grouping doctors and hospitals for OMNIA Health Plans?		<p>The word “tier” is an industry term and speaks to the out-of-pocket costs a member will experience by using a particular in-network doctor or hospital. The word “tier” does not refer to the quality of care provided by a doctor or hospital. Horizon BCBSNJ believes all of its network doctors and hospitals provide quality care to its members.</p>

QUESTION

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5. Is Horizon BCBSNJ's OMNIA Health Alliance the same thing as OMNIA Health Plans?

No. The two are related, but not the same.

The OMNIA Health Alliance is a collaboration to move from financing health care on a fee-for-service basis to a value-based model. In a value-based model, doctors and hospitals are paid for the value of health care services provided to patients, not the volume of services. Horizon BCBSNJ created the Alliance with six health systems (Atlantic Health, Barnabas Health, Hackensack, Inspira, Hunterdon, RWJ) and a multispecialty physician group (Summit Medical Group).

The OMNIA Health Plans are new, lower-cost tiered health plans developed to save consumers money. Horizon BCBSNJ has placed most of its network of doctors and hospitals into two groups, called tiers. Members in OMNIA Health Plans benefit from lower monthly premiums and have the opportunity to pay lower out-of-pocket costs (copayments, coinsurance, and deductibles) when seeking care at Tier 1 doctors and hospitals. The OMNIA Health Alliance doctors and hospitals make up a subset of Tier 1, but other hospitals and doctors are included in Tier 1.

6. Has Horizon BCBSNJ been transparent in how it developed the tiered OMNIA Health Plans and did it make public the criteria used to include hospitals in its Tier 1?

Horizon BCBSNJ has been more transparent than its competitors in disclosing how it formed its OMNIA tiered network. In fact, Horizon BCBSNJ even publicly disclosed the six criteria it used to create the OMNIA Health Alliance. The doctors and hospitals of the OMNIA Health Alliance make up a subset of Tier 1 doctors and hospitals. Horizon BCBSNJ has further explained, "Additional Tier 1 hospitals were identified based on locations that were not already covered by OMNIA Health Alliance partners, breadth of services, and market preference."

7. Was Horizon BCBSNJ required to disclose the criteria used to form the OMNIA Health Alliance or its tiered health plans?

No. Every day businesses create strategic alliances and enter into agreements with other businesses. The purpose and details of those arrangements are generally confidential and proprietary for strategic and competitive reasons. In an effort to provide insight into its deliberations, however, the criteria Horizon BCBSNJ used to create the OMNIA Health Alliance and the tiers used in the OMNIA Health Plans were released on its website and provided to Committees of the New Jersey Senate as well as media outlets.

QUESTION

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8. Do OMNIA Health Plans eliminate access to certain doctors and hospitals for members?

No. The same doctors and hospitals remain in-network for all of Horizon BCBSNJ's health plans that utilize the Horizon Managed Care Network and the Horizon Hospital Network – both standard plans and OMNIA Health Plans. OMNIA Health Plan members, however, will have lower monthly premiums and be able to save additional out-of-pocket costs when seeking care at Tier 1 doctors and hospitals. Consumers have a choice to determine whether a Horizon BCBSNJ standard health plan or OMNIA Health Plan is right for their needs.

9. Did OMNIA Health Plans purposefully keep Catholic and urban hospitals out of Tier 1?

No. The religious affiliation, tax structure, or governance structure of a hospital was not a consideration in developing the OMNIA Health Plan tiers. In fact, Tier 1 includes a Catholic hospital in Passaic County.

Horizon BCBSNJ's OMNIA Health Plans have urban hospitals in Tier 1, including hospitals in Paterson, Newark, Camden, Jersey City, New Brunswick, and Atlantic City. Additionally, nine hospitals in the OMNIA Health Alliance receive Medicaid Disproportionate Share Hospital payments (Hackensack, Newark Beth Israel, Clara Maas, Inspira Vineland, RWJ University, Jersey Shore, Jersey City Medical Center, Monmouth Medical, and Kimball). All urban hospitals currently in Horizon BCBSNJ's network remain so in its 2016 standard plans and OMNIA Health Plans. Lastly, Horizon BCBSNJ operates the largest Medicaid plan in the state, Horizon NJ Health, and remains deeply involved in providing access to health care for underserved populations whether in urban or suburban areas.

10. Are OMNIA Health Plans the best plans for all New Jersey consumers?

Every consumer and business has different health insurance needs. That is why Horizon BCBSNJ provides options and choices for consumers to find the right health plan for their needs. Horizon BCBSNJ continues to listen to its customers to develop new and innovative health plan options. This was one of the main reasons why Horizon BCBSNJ developed the new, lower-cost OMNIA Health Plans – consumer choice.

Get the facts at WhatHealthCareCostsNJ.com/Listening

