

Brief Notes

News for
Brokers and Consultants

December 17, 2016

Applies to: All markets

OMNIA_{SM} Health Plans “Go Live” Effective January 1, 2016

Horizon Blue Cross Blue Shield of New Jersey’s new suite of OMNIA Health Plans will be effective on January 1, 2016.* The OMNIA Health Plans are part of Horizon BCBSNJ’s full portfolio of health plans that offer our mutual customers a wide choice of options for their health care needs. As you know, our OMNIA Health Plans offer customers:

- A lower premium than our standard broad plans and the option to receive care from **all** hospitals in the Horizon Hospital Network and doctors and other health care professionals in the Horizon Managed Care Network.
- The option to receive care from designated hospitals and doctors and other health care professionals to save even more on their out-of-pocket costs.

Our mutual customer responses have been extremely positive about the new OMNIA Health Plans and we want to take this opportunity to thank you for your continued support. Your feedback over the past several years helped us to develop a lower cost, quality health care plan, and to continue to transform how health care is delivered in New Jersey from a volume-based, to a value-based, model of care.

Unfortunately, some critics of the OMNIA Health Plans have sent letters to New Jersey residents that contain misleading and inaccurate information about Horizon BCBSNJ and the OMNIA Health Plans we offer. Attached is a *sample letter* we are sending to members to separate fact from fiction.

Additionally, you may have seen media coverage about legislative attempts to stop the OMNIA Health Plans. These attempts will not succeed in delaying or stopping the OMNIA Health Plans. Our customers have the option to choose an OMNIA Health Plan or any Horizon BCBSNJ health plan, and to begin using their coverage as soon as it is effective starting on January 1, 2016.

At Horizon BCBSNJ, we recognize that the status quo of high health care costs in New Jersey is not sustainable. We will continue to champion new and innovative ideas, and to work collaboratively with you to offer customers access to quality, affordable health care. Thank you for your continued support and best wishes for a healthy and happy holiday.

* The effective date for some of the State Health Benefits Program members enrolled in the OMNIA Health Plan is December 26, 2015.





Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

December 11, 2015

Dear Horizon Blue Cross Blue Shield of New Jersey Member:

Over the past few weeks, you may have received letters from your local hospital that unfortunately contain misleading and inaccurate information about Horizon Blue Cross Blue Shield of New Jersey and the health plans we offer.

As New Jersey's largest and most experienced health insurer, Horizon BCBSNJ offers customers a portfolio of health plans to meet their changing health care needs. For over 83 years, Horizon BCBSNJ has provided generations of families and businesses with access to quality, affordable health insurance.

It is well documented that New Jersey residents pay some of the highest costs for health care and health insurance premiums in the United States. At Horizon BCBSNJ, we listened carefully to our customers who told us they needed a new health plan option that would offer access to quality care at a lower cost.

As a result, Horizon BCBSNJ is pleased to offer customers a new health plan option: our OMNIA Health Plans. The OMNIA Health Plans are part of Horizon BCBSNJ's full portfolio of health plans that offer customers a wide choice of options for their personal needs. Our OMNIA Health Plans offer customers:

- A lower premium and the option to receive care from **all** hospitals in the Horizon Hospital Network and doctors and other health care professionals in the Horizon Managed Care Network.
- The option to receive care from hospitals and doctors and other health care professionals designated as OMNIA Tier 1 to save even more on their out-of-pocket costs.

OMNIA Health Plans are based on a tiered network, offering members full access to all participating hospitals and doctors and the option to save more by using designated providers.

In addition to the new OMNIA Health Plans, we continue to offer many other standard, broad network plans, without tiers, to our customers.

At Horizon BCBSNJ, we are committed to transforming the way care is delivered and paid for in our state. Our goal is to improve the quality of care delivered, enhance the patient experience and lower overall costs.

Thank you for choosing Horizon BCBSNJ for your health insurance needs. We recognize that the status quo of high health care costs in New Jersey is not sustainable. Consumers should be given the choice to enroll in high-quality, low-cost health plans. We are dedicated to helping you get and stay healthy.

Sincerely,

Robert A. Marino
Chairman and CEO