

Brief Notes

News for
Brokers and Consultants

April 20, 2016

Applies to: All markets

More Business Owner Support for OMNIASM Health Plans

Please read the following opinion article, which was authored by Michael A. McLaughlin, president and founder of New Jersey-based McLaughlin Asset Management, Inc. The article was posted on the Courier-Post website on **April 19, 2016**.

Commentary: OMNIA serves firms, workers

As a business owner in southern New Jersey with less than 20 employees, I chose the OMNIA Health Alliance through Horizon Blue Cross Blue Shield New Jersey as the health care insurance plan for my employees, my family, and me.

After a thoughtful review, I found OMNIA to be the best choice that would benefit me as an employer and optimally provide for the health care needs of my employees. OMNIA offers a lower cost option without compromising on quality health care. I'm confident that my own family, as well as my employees and their families can receive excellent care from the services of our area's two key health networks, Inspira Health Network and Cooper University Health Care. Many of our doctors are already in the OMNIA network, with more joining.

As a business owner, OMNIA gave me the power to design my company's plan to make it as robust as I wanted. On my behalf, OMNIA negotiated with the health networks and doctors. And the premiums are lower than my former plan.

I strongly recommend that other small businesses consider OMNIA, particularly if they share my confidence in the health networks and doctors who are part of the alliance. I think OMNIA will continue to grow, providing even more coverage in the future.

It's unfortunate that the introduction of this plan has received such resistance from New Jersey hospitals that were not asked by Horizon to be part of its alliance at this time. These hospitals, as responsible stewards of their community's health, should be focusing that energy on competing with OMNIA and looking for other unique ways to control costs and establishing new access points to health care.

For my employees, they benefit from lower premiums and low out-of-pocket expenses if they receive their care from the health networks and doctors who are part of the OMNIA Health Alliance.

(continues)



Horizon Blue Cross Blue Shield of New Jersey

Products and policies may be provided by Horizon Insurance Company or Horizon Healthcare Dental, Inc. and services and products may be provided by Horizon Blue Cross Blue Shield of New Jersey or Horizon Healthcare of New Jersey, Inc., each an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® and OMNIASM names and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.
© 2016 Horizon Blue Cross Blue Shield of New Jersey. Three Penn Plaza East, Newark, New Jersey 07105-2200.

2426 (0116)

I realize that I may have to change some of my own health care providers and I'm sure the same is true for some of my employees. However, it's an attractive feature that no referrals are needed to access the high-quality health care services offered through Inspira and Cooper.

Bottom line: OMNIA is the kind of product we need. It saves my company money and it saves my employees money. We may be trading some choice and convenience for cost but we are not compromising on the quality of our health care.

Michael A. McLaughlin is president and founder of McLaughlin Asset Management, Inc. in Haddonfield, New Jersey.