



Horizon Blue Cross Blue Shield of New Jersey



Broker News

HorizonBlue.com

NEWS FOR BROKERS AND CONSULTANTS

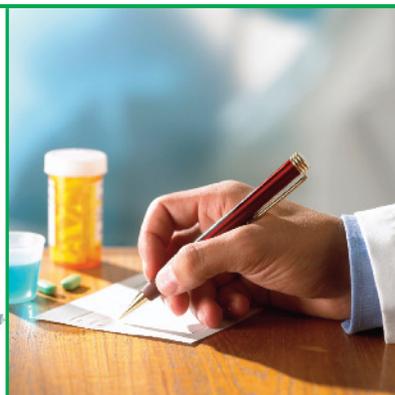
Summer 2015

What's *Inside*

- ▶ **Introducing Horizon Care@Home** [Read More ...](#)
- ▶ **Preventive Care Requirements Under the ACA** [Read More ...](#)
- ▶ **No Cost Vaccinations through Our In-State Pharmacy Immunization Network** [Read More ...](#)
- ▶ **Important Information on the ACA's 90-Day Waiting Period Requirement** [Read More ...](#)
- ▶ **Network Updates** [Read More ...](#)
- ▶ **Helping Members Get Their Questions Answered** [Read More ...](#)
- ▶ **Share Our Member Online Services Videos with Your Clients** [Read More ...](#)
- ▶ **Our Commitment to Diversity** [Read More ...](#)
- ▶ **Horizon BCBSNJ's 'Day of Caring' in Newark** [Read More ...](#)
- ▶ **Caring, Connecting and Creating in New Jersey** [Read More ...](#)



Watch our videos on **Member Online Services**



Introducing Horizon Care@HomeSM

On July 1, 2015, Horizon BCBSNJ launched Horizon Care@Home – a single-source solution to coordinate and manage all network and utilization management functions for services delivered to members in the home such as durable medical equipment (DME), orthotics and prosthetics, home infusion therapy, home health services (including in-home nursing services, physical, occupational and speech therapy), medical foods (Enteral) and diabetic and other medical supplies. Horizon Care@Home is administered by CareCentrix of New Jersey, Inc., a leader in managing patient care at home.

Horizon Care@Home helps members receive the highest quality of care in their homes by coordinating and ensuring clinical appropriateness of home nursing, home infusion and home medical equipment. The program also addresses the rising costs of home health care services and supplies through a CareCentrix-provided utilization management program that reviews the medical necessity of requests for Horizon Care@Home services.

Ancillary services providers that participate with Horizon BCBSNJ but not with CareCentrix have the opportunity to join the CareCentrix network if they meet CareCentrix's contracting criteria and requirements, allowing them to continue serving Horizon BCBSNJ members. Those contracts need to be "subordinated" or placed in a secondary position to the provider's CareCentrix provider contract. Notification and other outreach to these providers began in March 2015.

Understanding Health Care Reform's Preventive Care Requirements

Under the Affordable Care Act (ACA), Horizon BCBSNJ provides coverage for certain preventive care services at no additional cost to our members. These services are covered with no out-of-pocket costs to our members when they:

- Receive the services from an in-network health care professional; and
- The sole reason for the visit is to receive the preventive care services.

However, if an out-of-network provider renders these services, a cost share may apply.

Horizon BCBSNJ's health care reform preventive care information guide, available online at **HorizonBlue.com/HCRPreventiveCareGuide**, contains a list of services by topic, gender and age range including:

- Health screenings and counseling
- Immunizations
- Care for women including pregnancy-related and contraception services
- Preventive medications specific to age, gender and risk status

This preventive care services provision applies to Horizon BCBSNJ's fully insured and self-funded non-grandfathered plans. While grandfathered plans are not required to implement these changes, some plans offer preventive care services at no additional cost to the member. Members in these plans should refer to their coverage documents to verify whether this preventive care services requirement is applicable.

Helping Your Clients Stay Healthy

No Cost Flu Shots and Other Immunizations

Immunizations are an important step in preventing illnesses and staying healthy, and they are a covered service under members' medical benefits.

To provide greater access to this service, Horizon BCBSNJ has many participating pharmacies in our medical networks that can provide these services. These pharmacies can administer vaccines, including flu, shingles, hepatitis A and B, pneumococcal and human papillomavirus (HPV), and submit medical claims for these services.

The New Jersey locations of the participating pharmacies that can administer vaccines are listed below.

Pharmacy	Location
A&P	Locate A&P pharmacies at apsupermarket.com
CVS	Locate CVS pharmacies at cvs.com
Kmart	Locate Kmart pharmacies at kmart.com
Park Plaza Pharmacy	343 State Route 34, Matawan, NJ 07747; 1-732-290-9111
Quick Chek	Locate Quick Chek pharmacies at qchek.com
Rite Aid	Locate Rite Aid pharmacies at riteaid.com
ShopRite	Locate ShopRite pharmacies at shoprite.com
Walgreens	Locate Walgreens pharmacies at walgreens.com
Wickapecko Pharmacy	1409 Wickapecko Drive, Asbury Park, NJ 07712; 1-732-776-6070

Please read the following questions and answers to learn more about the Horizon BCBSNJ in-state pharmacy immunization network.

Can members use any pharmacy in the United States?

No. Members are required to use in-state pharmacies contracted with Horizon BCBSNJ's medical networks to receive the highest level of benefits. The pharmacies that are contracted in New Jersey to administer immunizations are: A&P, CVS, Kmart, Park Plaza Pharmacy, Quick Check, Rite Aid, ShopRite, Walgreens and Wickapecko Pharmacy. A&P owns Drug Basics, Live Better, Pathmark and Super Fresh, and these pharmacies also participate in Horizon BCBSNJ's in-state immunization network.

How much will members pay if they use a contracted pharmacy?

The member cost share is determined by the immunization benefit on the medical plan. In most cases, it is covered at 100 percent in network in accordance with the Affordable Care Act requirements.

What about members who do not live in New Jersey?

Pharmacies located outside of New Jersey are not contracted with Horizon BCBSNJ. Members living outside of New Jersey may receive immunizations from their network doctors, a MinuteClinic®, at select CVS locations, or a Healthcare Clinic, at select Walgreens locations.

Does Horizon BCBSNJ sponsor flu clinics or immunization clinics for group customers through these pharmacies?

The contracts with the pharmacies allow for immunizations to be performed at the retail pharmacy location. There is no provision for clinics or employer-on-site activities. Clinics and on-site activities are the responsibility of the group.

(continues)

Helping Your Clients Stay Healthy *(continued)*

Who can get immunized through the Horizon BCBSNJ's in-state immunization network?

In New Jersey, state law allows pharmacists to be trained and certified to administer flu shots to people ages 18 years and older. Children under age 18 must obtain parental consent, and pharmacists may give flu shots to children ages 7 to 11 who have a prescription from an authorized prescriber. For immunizations other than flu, there may be other considerations, such as a doctor's prescription being needed. Members are advised to consult with their doctors about which immunizations are right for them and whether a prescription is required.

Which vaccines are covered at these pharmacies?

Standard three-strain (trivalent), standard four-strain (quadrivalent), high-dose and nasal-spray are the common flu vaccines covered. Members may wish to check with the pharmacy to be sure which vaccines are available at a pharmacy location. Other common vaccines include shingles, hepatitis A and B, pneumococcal and human papillomavirus (HPV).

What if a member goes to a pharmacy that is not contracted with Horizon BCBSNJ's medical network?

Members pay more for the service and can submit an out-of-network medical claim.

What Your Clients Need to Know About the 90-Day Waiting Period Requirement

The Affordable Care Act (ACA) prohibits group health plans and health insurance issuers from imposing waiting periods (the time that must pass before a person is eligible to receive benefits under the terms of the plan) greater than 90 days. This is effective for plan years beginning on or after January 1, 2014. This 90-day waiting period limitation does not apply to HIPAA Excepted Benefits, which include certain health Flexible Spending Accounts (FSAs) and stand-alone dental or vision plans. The waiting period limitation also does not apply to retiree-only plans.

The final regulations also allow for a one-month orientation period to determine if the employee is eligible for the health coverage, as long as it serves a legitimate purpose and it is not used to violate the spirit of the 90-day maximum waiting period limitation. Once it is determined the employee is eligible, he or she cannot wait more than 90 days to receive benefits.

The Department of Health and Human Services envisions that a short orientation period allows the employer and employee to evaluate whether the employment situation is satisfactory to each party. Under the final regulations, the one-month maximum orientation period begins on an employee's start date in a position that is otherwise eligible for coverage and runs for one calendar month. That month is determined by adding one calendar month and subtracting one day, measured from the employee's start date.

The employer is solely responsible for initiating and calculating the orientation period of their new employees. Horizon BCBSNJ will not and cannot determine if the employment situation is satisfactory between the employer and employee.

Once the orientation period has concluded, the waiting period begins the next day. This is the date the group administrator/broker should use as the hire date on the enrollment file for the new employee the employer is going to cover. Horizon BCBSNJ will then calculate the waiting period (not to exceed 90 days) from the first date of eligibility (noted in the date of hire field).

The enrollment process remains unchanged for groups not using an orientation period.

Read more about the updated waiting and orientation periods guidelines at HorizonBlue.com/brokers/news.

Network Updates

Investing in the future

Horizon BCBSNJ, in its ongoing effort to build the largest network of patient-centered care practices in New Jersey, has invested in **COTA, Inc.**, an oncology-management technology company based in Hackensack, New Jersey. COTA's real-time data platform assists doctors with providing personalized and optimal care to their cancer patients and enables practices and health plans to move to value-based care models that reward the quality, not quantity, of care cancer patients receive.

Horizon BCBSNJ is leading an effort to transform how health care is delivered in New Jersey by rewarding doctors and hospitals for the value, not the volume, of patient care they provide. Horizon BCBSNJ's patient-centered programs, which deliver more coordinated and efficient patient care while improving the satisfaction of patients, now extend to more than 750,000 members and encompass more than 6,000 network doctors.

Built with the contributions of more than 100 practicing oncologists and national leaders in cancer biostatistics and health care reimbursement, COTA generates actionable clinical data to improve decision-making among all partners in the care of a cancer patient. The data produced by COTA provides a clinical taxonomy for patients to be categorized and sorted to ensure they receive the right treatment.

Horizon BCBSNJ creates ground-breaking patient-centered program for cancer treatment

Horizon BCBSNJ joined with **Regional Cancer Care Associates (RCCA)** – one of the nation's largest oncologist physician groups – to create an Episodes of Care program to deliver highly specialized care for breast cancer patients. RCCA physicians, which include more than 100 specialists at 24 New Jersey locations, will be compensated on the quality, not quantity, of care their breast cancer patients receive.

The new Episodes of Care program uses COTA's real-time data platform to customize treatment by categorizing a patient's cancer by molecular subtype. The COTA platform also supports the effort to move from a fee-for-service to value-based reimbursement system for physicians.

Oncologists participating in this Episodes of Care program will closely monitor and work with other health professionals in the full-spectrum of cancer care to ensure patients receive high-quality care and an exceptional experience during their episodes. If the participating doctors meet quality and efficiency goals, they may be eligible to share in the resulting savings.

Horizon BCBSNJ's other Episodes of Care programs include colonoscopy, heart failure, hip and knee joint replacement, orthoscopic knee surgery, and pregnancy and delivery.

Rothman Orthopaedic Specialty Hospital joins the Horizon Hospital Network

Rothman Orthopaedic Specialty Hospital, LLC, located in Bensalem, Pennsylvania, joined the Horizon Hospital Network effective January 1, 2015.

Horizon BCBSNJ members can access Rothman Orthopaedic Specialty Hospital at an in-network level of benefits, maximizing their benefits and minimizing their out-of-pocket expenses.

Rothman Orthopaedic Specialty Hospital is a multiple-specialty surgical hospital that is accredited by the Joint Commission for demonstrating compliance with the Joint Commission's national standards for health care quality and patient safety in hospitals. The hospital provides joint replacements, orthopedic surgery, pain management, and spine surgery, as well as sports medicine, foot and ankle surgery, shoulder and elbow surgery, and hand and wrist procedures.

Please visit **rothmanspecialtyhospital.com** for more information.

Members have a choice of network hospitals throughout New Jersey and nearby in New York and Pennsylvania, and we encourage members to use network hospitals. They can search for hospitals participating in the Horizon Hospital Network at **HorizonBlue.com/Directory**.

Making Member Inquiries Easy and Helpful

Whether they're calling us or using our Member Online Services, members are able to easily get claim status updates, enrollment verification, contact information and much more. Our automated phone system, website and app make this information available to them 24/7/365.

To further help members access information and get their questions answered, we've created *My Message Center*, which allows them to send in health coverage questions that a Horizon BCBSNJ representative will respond to within two business days. We've also added a library of Frequently Asked Questions (FAQs) at HorizonBlue.com/FAQs.

When members call Horizon BCBSNJ, it is important they provide their member identification (ID) number at the beginning of the call. This helps us get members the information they need quickly and efficiently. To verify their identity, members can use their member ID number or Social Security Number.

Member Online Services Videos Available

Your clients and their employees can now *watch brief, informative videos* on HorizonBlue.com to learn more about how Member Online Services can give them access to the health insurance information they need, when they need it.

When members register and sign in to Member Online Services, they can easily:

- View claims status and history, including how much Horizon BCBSNJ paid and the amount the member owes, if applicable.

- Find a doctor and change their Primary Care Physician (PCP), if applicable.
- Use helpful tools, like the Treatment Cost Estimator and Physician Review Tool, to find doctors who are right for them.
- Update information, including information about other health insurance coverage and notification preference.

Please share these videos with your clients.

Our Commitment to Diversity

At Horizon BCBSNJ, we are proud of our commitment to diversity and inclusion among our employees, members, physicians and business partners. Diversity is part of who we are as a Company. We embrace and value differences of culture, education, experience and perspective in our workplace. For more information, please visit HorizonBlue.com/Diversity.

"Best Company for Multicultural Women" recognition from *Working Mother*

Horizon BCBSNJ has been named one of 2015's "Best Companies for Multicultural Women" by *Working Mother* magazine. This honor recognizes Horizon BCBSNJ as one of the 25 U.S. corporations that create and use best practices to ensure that women of color advance and excel in the workplace. Entering this award competition for the first time in 2015, Horizon BCBSNJ was ranked #4 on the top 25 list.

"Recruiting, retaining and advancing women of all backgrounds are keys to Horizon's ability to serve our members with excellence in New Jersey's culturally diverse communities," said Alison Banks-Moore, Chief Diversity Officer, Horizon BCBSNJ. "Horizon is pleased and inspired to be honored as a Best Company for Multicultural Women."

Honors from *Diversity MBA Magazine* as one of 2015's "Best Places for Diverse Managers and Women to Work"

A similar distinction came from *Diversity MBA Magazine* when it ranked Horizon BCBSNJ #6 among its national list of "Best Places for Diverse Managers and Women to Work" and ranked Horizon BCBSNJ as the #1 Regional Company. This is the sixth consecutive year that Horizon BCBSNJ has been honored by *Diversity MBA Magazine* for its diverse workplace policies and programs.

(continues)

Our Commitment to Diversity *(continued)*

Companies are selected based on scores for representation, recruitment, workplace inclusion and retention, succession planning and accountability. While 600 companies registered to participate in the survey on which the Best Places list is based, Horizon BCBSNJ was among only 289 to meet the list's criteria and qualify for selection.

"Horizon is proud to be recognized by *Diversity MBA Magazine* as setting the standard for excellence in creating a work environment that fosters inclusion and develops the full potential of our culturally diverse workers," said Alison Banks-Moore.

A 'Day of Caring' for the Local Community

On Saturday, June 6, 2015, dozens of Horizon BCBSNJ employee volunteers, plus some family and friends, spent the day mulching, weeding, planting and beautifying one of New Jersey's natural jewels – Branch Brook Park in Newark – for the company's annual Day of Caring. Newark-based non-profit Jersey Cares teamed up with Horizon BCBSNJ for the volunteer day, providing supervisory support and supplies at the park.

"Newark has been Horizon's home for more than 82 years and our employees do more than just work here then go home at night. They give back to their community to make it better," said Michael Considine, Vice President, Consumer and Small Group Market, and the Company's executive sponsor of the Day of Caring. "The work done by dozens of Horizon volunteers will add lasting beauty and enjoyment to one of New Jersey's most historic and majestic parks."

In addition to this annual Day of Caring, Horizon BCBSNJ's 5,000 employees generously contribute their time and financial resources to charitable causes around the state throughout the entire year. In 2014, Horizon employees donated over 3,200 hours of volunteer time to more than 70 New Jersey non-profits.

Caring, Connecting and Creating: The Horizon Foundation for New Jersey

The mission of the Horizon Foundation for New Jersey is to support organizations that make New Jersey healthier.

Since its formation in 2004, the Foundation has awarded more than 1,100 grants and more than \$41 million in support of non-profit organizations that have improved public health and the quality of life in New Jersey. We are committed to working alongside those who can help us improve our neighbors' health, inform their health decisions and inspire them to lead healthier more fulfilling lives.

The Foundation operates as a legal entity separate from Horizon Blue Cross Blue Shield of New Jersey, with its own governing board and resources. It serves as Horizon BCBSNJ's philanthropic arm by providing grants and other support to nonprofit organizations that closely align with our three funding pillars: **Caring, Connecting and Creating**.

For more information about The Foundation, please visit HorizonBlue.com/Foundation.

Horizon BCBSNJ provides you with the information you need to help your clients.



Visit Horizon Blue Cross Blue Shield of New Jersey's corporate Facebook® page, facebook.com/HorizonBCBSNJ.



Stay up to date with the latest company news and health and wellness information. Follow us on Twitter™, twitter.com/HorizonBCBSNJ.



See a video explaining how we're transforming the health care delivery system in New Jersey, youtube.com/BCBSNJ.



Stay connected with Horizon Blue Mobile anytime, anywhere at mobile.HorizonBlue.com.



The Horizon Blue App gives members secure access to their health insurance information anytime, anywhere.



Broker News

Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, NJ 07105-2200

Director:

Daisy Chan

Managing Editor:

Jennifer Roche

Contributing Editors:

Alexis Fisher

Danielle Netta

Melissa Rioseco

Nichole Soto-Munch

Katie Sullivan

Design and Layout:

Jose Alarcon

This publication and any materials and/or comments are informational and educational in nature only. They do not constitute professional services, do not establish an attorney-client relationship, shall not be construed in any way as legal services and do not serve as a substitute for legal advice. No comment or statement in this publication or the accompanying materials is to be construed as legal advice and shall not constitute an admission. Horizon BCBSNJ reserves the right to qualify or retract any of these statements at any time. Likewise, the content is not tailored to any particular situation and does not necessarily address all relevant issues. This publication provides only an overview. This publication and its materials also may not be fully updated to reflect the current state of law in any particular jurisdiction or circumstance as of the time of the publication. Furthermore, subsequent developments may impact the currency and completeness of this document. Horizon BCBSNJ disclaims, and has no responsibility to provide any update or otherwise notify any reader of any such change, limitation or other condition that might affect the suitability of reliance upon these materials or information otherwise conveyed in connection with this publication. Parties accessing this publication or the materials are solely responsible for and are urged to engage competent legal counsel for consultation and representation in light of the specific facts and circumstances presented in their unique circumstance.

Broker News is written and produced exclusively for brokers and consultants by the Enterprise Communications team at Horizon Blue Cross Blue Shield of New Jersey. Product and policies may be provided by either Horizon Insurance Company, Horizon Healthcare Services, Inc., or Horizon Healthcare of New Jersey, Inc. Services are generally provided by Horizon Healthcare Services, Inc., dba Horizon Blue Cross Blue Shield of New Jersey. Each entity is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® names and symbols are registered marks 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 Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey. Facebook® is a registered mark of Facebook, Inc. Twitter™ is a trademark of Twitter, Inc. YouTube™ is a trademark of Google, Inc. All other trademarks and trade names are the property of their respective owners.

© 2015 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105-2200.