

Broker News

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NEWS FOR BROKERS AND CONSULTANTS

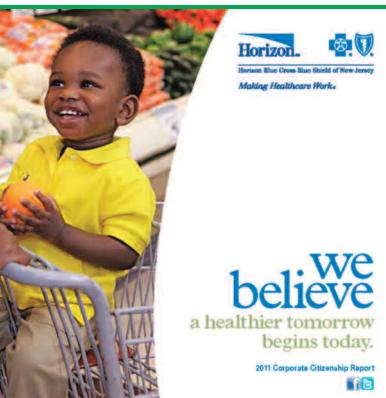
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Learn about our
New Health Plans
for Small Groups



New Small Group Plans Available

Premiums average 15% less than current EPO

Horizon BCBSNJ provides you and your clients with market-leading benefit solutions, including our new Horizon Patient-Centered Advantage EPO plans:

- Horizon Patient-Centered Advantage EPO Silver.
- Horizon Patient-Centered Advantage EPO Bronze.

These off-exchange plans offer customers access to the state's largest network of patient-centered practices and are the lowest-premium Silver and Bronze plans we offer in the Small Group market.

What's New?

Our new Horizon Patient-Centered Advantage EPO Silver and Bronze plans incorporate our patient-centered programs, which are designed to deliver more effective, efficient and affordable health care.

What's unique about the Horizon Patient-Centered Advantage EPO Silver and Bronze plans is that they use lower member cost sharing to encourage enrolled members to preselect and use a Primary Care Physician (PCP) affiliated with one of our established PCMH and/or ACO practices:

- Horizon Patient-Centered Advantage EPO members incur a lower out-of-pocket expense when they preselect and use a PCP who participates in one of our patient-centered programs.
- Horizon Patient-Centered Advantage EPO members incur a greater out-of-pocket expense when they receive care from a participating Horizon Managed Care Network PCP who does not participate in one of our patient-centered programs.

Plan Highlights

- Members have access to all doctors, facilities and other health care professionals in the Horizon Managed Care Network.
- No PCP selection is required. However, when a member preselects and uses a PCP who participates in our patient-centered programs, the member pays only the plan copayment (\$20 for Silver, \$40 for Bronze) for a PCP office visit. The deductible does not apply.
- Preventive services, screenings and immunizations are covered with no member cost share when services are received from an in-network provider.
- One routine physical per calendar year.

- No referrals are required.
- No out-of-network benefits, except in the event of an emergency.
- Emergency coverage while traveling outside of New Jersey.

Lower Costs for Customers

Premiums for our new Horizon Patient-Centered Advantage EPO Silver plan are approximately 15 percent lower than our current Horizon Patient-Centered Advantage EPO plan, which has been available since January 1, 2014.

Premiums for our new Horizon Patient-Centered Advantage EPO Bronze plan are approximately 15 percent lower than Horizon BCBSNJ's current lowest-priced small group plan.

Quote Our Plans for Your Clients

These new plans are available off exchange only, and are available to quote through the Horizon Broker Portal and HealthConnect now. Consider one of our new Horizon Patient-Centered Advantage EPO plans for your clients' health insurance needs.

Special Broker Incentive Program

Horizon BCBSNJ offers a special broker incentive program* for all new business sales of the Horizon Patient-Centered Advantage EPO Silver and Bronze plans with effective dates of July 2014 through October 2014. This program rewards incentive payouts of \$100 per contract for the new plans.

The existing broker incentive program for new business sales of plans in our existing product portfolio remains in effect.

How to Find a Participating Patient-Centered Practice

Horizon BCBSNJ has the state's largest network of patient-centered practices. There are more than 3,700 doctors in more than 900 patient-centered practice locations throughout the state.

Customers can use our online Provider Directory at **HorizonBlue.com/Directory** to find out which doctors participate in a patient-centered practice. The *Advanced Physician Search* enables users to search specifically for PCPs participating in our patient-centered practices.

* To be eligible for this program, brokers must be licensed and contracted with Horizon BCBSNJ, and must be the Broker of Record on the effective date of the sale.

Patient-Centered Program Shows Improved Care, Lower Cost

The 2013 study of claims data for more than 200,000 Horizon BCBSNJ members in participating patient-centered doctors' offices shows that patient-centered practices are performing better than traditional practices in a number of clinical metrics. The study compares members in traditional primary care practices with those practices participating in Horizon BCBSNJ's Patient-Centered Medical Home Program and found that patient-centered members had a:

- 14 percent higher rate in improved diabetes control.
- 8 percent higher rate in breast cancer screenings.
- 12 percent higher rate in cholesterol management.
- 6 percent higher rate in colorectal cancer screenings.

The study also shows that more active care is being provided at a lower cost, as Horizon BCBSNJ members in patient-centered practices had a:

- 4 percent lower rate in Emergency Room (ER) visits.
- 4 percent lower cost of care for diabetic patients.
- 2 percent lower rate in hospital admissions.
- 4 percent lower total cost of care.

Members under the care of a patient-centered practice were also able to avoid more than 1,200 ER visits and 260 inpatient hospital admissions, which represent a savings of approximately \$4.5 million.

What "patient-centered" care means

"Patient-centered" care refers to an innovative approach where health insurance companies provide incentives to doctors to meet certain clinical quality, patient satisfaction and efficiency benchmarks.

Unlike the traditional fee-for-service model, patient-centered practices are also financially rewarded to improve the patient experience and improve patient care based on national clinical guidelines.

Patient-centered practices provide patients with more coordinated and personalized care, including:

- A care coordinator who provides additional patient support, information and outreach.
- Wellness and preventive care based on national clinical guidelines.
- Extra wellness support and education.
- Active patient monitoring and communication from the doctor and care coordinator.
- Active coordination of a patient's care with specialists and other providers.

View how a patient-centered practice is improving the patient experience and coordinating and personalizing care for our members.

Opportunity in the IHC Market

Horizon BCBSNJ resources available

Horizon BCBSNJ has created a one-stop, online resource where you can access the tools you need to confidently help your customers choose the Horizon BCBSNJ Individual Health Coverage (IHC) that's right for them.

Simply visit **HorizonBlue.com/brokers** and from the *I Want To... menu, select Utilize Broker Tool Kit.*

Here you will find:

- An easy-to-use chart you can use to help customers understand if they are required to buy coverage under the Affordable Care Act (ACA).
- An overview of our product portfolio.
- Our IHC product conversion chart.
- Tools and information to help you facilitate enrollment, including:
 - The application form (off exchange).
 - 2014 IHC Rate Sheet.
 - 2014 IHC Sales Guide.

- A streamlined pre-sales kit containing brief product overviews and an enrollment checklist. You can customize this kit to include your direct contact information.
- Our 2014 IHC Plan Decision Guide for Consumers. Available in both English and Spanish, this guide contains a health care reform overview, product details, rate calculation sheet and enrollment instructions for your clients.

We will continue to update this Broker Tool Kit with the tools and resources you need to guide your customers. Bookmark this page and check it often!

In addition to new consumers entering the market due to the ACA's Individual mandate, you may also see a greater number of customers who had policies in the Small Group market (a husband and wife group, for example) who may need to transition to the Individual market due to changing market definitions.

Take advantage of the opportunities in the market now, and keep your customers Blue.

Important Reminder about Vision Benefits for Horizon Advantage EPO and Horizon Advance EPO members

Members who enrolled in a Horizon Advantage EPO or Horizon Advance EPO product through the Health Insurance Marketplace do not have separate vision benefits. Adult vision services are limited to screenings performed by the Primary Care Physician (PCP) or participating physician. Covered dependents up to age 19 years can go to a participating ophthalmologist, optometrist, PCP or participating physician for one routine vision exam every 12 months.

Routine vision exams performed by an ophthalmologist or optometrists are not covered benefits, except for pediatric dependents. Exams to determine the need for or changes of eyeglasses or lenses; eyeglasses or lenses of any type (other than initial replacements of the natural lens); eye surgery primarily intended to correct myopia, hyperopia or astigmatism are not part of the benefits for these members. Members who see an eye doctor (ophthalmologist or optometrist) are required to pay for these services directly.

Better Integration of Medical and Behavioral Health Services through Horizon Behavioral HealthSM

Effective July 1, 2014, Horizon Behavioral Health transitioned the management of its behavioral health services to ValueOptions® of New Jersey, Inc.* from Magellan Behavioral Health, Inc. (Magellan).

The Horizon Behavioral Health program helps ensure your clients' and their employees' medical and behavioral health services are integrated to help them better manage all aspects of their health. We are focused on making sure they get the right care when they need it.

Better integration

Horizon Behavioral Health provides comprehensive support for all levels of care for your clients and their employees. Their behavioral health and substance abuse needs are managed in all settings – from inpatient care to intensive outpatient. Horizon Behavioral Health also provides care management for routine outpatient services.

Services

Horizon Behavioral Health provides your clients and their employees with access to the support they need, including:

- Dedicated support 24/7.
- Case and care management programs.
- Substance abuse management.
- Autism care management (if applicable).

What this means for your clients and their employees

This improvement:

- Does not affect your clients' and their employees' copayments, deductible, coinsurance or benefit plan.
- Does not impact their care. Effective July 1, 2014, Horizon Behavioral Health coordinates all care, including inpatient care. Any member admitted to inpatient care before July 1, 2014 can continue to work with Magellan until the time of discharge. Horizon Behavioral Health representatives will help coordinate discharge care plans and ensure these patients attend post discharge aftercare appointments.
- Does not change the provider network.

How your clients and their employees can get help

To access Horizon Behavioral Health, your clients and their employees may call **1-800-626-2212**. They should register or sign in to Member Online Services at **HorizonBlue.com** to determine their eligibility for services provided by Horizon Behavioral Health.

A.I. duPont Back In Network August 1, 2014

Horizon BCBSNJ has reached an agreement with Nemours/Alfred I. duPont Hospital for Children (A.I. duPont). This agreement will reinstate A.I. duPont in the Horizon Hospital Network effective August 1, 2014.

The agreement means that Horizon BCBSNJ members can again take advantage of A.I. duPont's services on an in-network basis. Benefits to members include in-network access to A.I. duPont's facilities and all services, including elective procedures and inpatient and outpatient services.

As part of the resolution with A.I. duPont, Horizon BCBSNJ also reached a new agreement with the physicians affiliated with the hospital system to reinstate the physicians into our provider network. Horizon BCBSNJ members can receive care from those physicians at an in-network level of benefits effective August 1, 2014.

Fox Chase Cancer Center, Jeanes Hospital Join Horizon Hospital Network

Fox Chase Cancer Center and Jeanes Hospital, both affiliated with the Temple University Health System (TUHS) in Philadelphia, Pennsylvania, joined the Horizon Hospital Network, effective July 1, 2014.

These agreements mean that Horizon BCBSNJ members can access care at Fox Chase Cancer Center and Jeanes Hospital at an in-network level of benefits, maximizing their benefits and minimizing their out-of-pocket expenses. Previously, only members whose plans participate in the BlueCard® Program were eligible for in-network access at Fox Chase Cancer Center and Jeanes Hospital.

Fox Chase Cancer Center has earned the prestigious designation from the National Cancer Institute (NCI) as a Comprehensive Cancer Center. There are only 41 NCI-designated comprehensive cancer centers in the country. Being treated at one of these centers offers the best chance for successful treatment.

Ranked among the best hospitals for cancer care, Fox Chase has some of the nation's top doctors. It has access to state-of-the-art technology, is actively involved in innovative research and has attained outstanding survival outcomes.

For more than 85 years, **Jeanes Hospital** has provided its surrounding community with high-quality health care delivered with a compassionate, personal touch. Jeanes Hospital is a regional health care provider, offering advanced services in open-heart surgery, cardiac catheterization, spine surgery and orthopedics, and laparoscopic weight-loss surgery. Jeanes Hospital is also a certified Primary Stroke Center.

Members should use network hospitals to maximize their benefits and minimize their out-of-pocket costs. Members have a choice of network hospitals throughout New Jersey and nearby in New York, Pennsylvania and Delaware. They can search for hospitals participating in the Horizon Hospital Network at **HorizonBlue.com/Directory**.

Horizon BCBSNJ, Holy Name Medical Center Launch ACO

Horizon BCBSNJ and Teaneck-based Holy Name Medical Center, through its HNMC Hospital/Physicians ACO, announced the formation of a new Accountable Care Organization (ACO) designed to improve patient care coordination and quality outcomes for more than 3,000 Horizon BCBSNJ members. The new ACO will serve Horizon BCBSNJ patients being treated by more than 80 doctors practicing at approximately 22 office locations.

Under this ACO agreement, Horizon BCBSNJ will provide care coordination payments to the ACO to take on additional accountability for improving the health and patient experience as well as controlling the cost of care for its Horizon BCBSNJ patients. The ACO and its affiliated practices have an opportunity to share in the resulting financial savings with Horizon BCBSNJ, provided the ACO meets certain health improvement, patient satisfaction and cost goals.

Member EOB Changes

Horizon BCBSNJ is following guidance from the Centers for Medicare & Medicaid Services (CMS) by combining more claims onto Explanation of Benefits (EOBs).

Horizon BCBSNJ's member EOBs can list up to 25 processed claims on a single EOB, and EOBs are produced up to 15 business days after the claims on the EOB are processed. The first page of the EOB includes a summary of the claims. Claim details are listed individually on the following pages.

This change affects EOBs that do not include a payment. It does not impact prescription drug and dental claims. EOBs for members with a Health Savings Account (HSA) where the accumulations between medical and pharmacy plans are tracked are also not impacted.

There is no change to the frequency or format of how we process providers' Explanation of Payments (EOPs) or reimbursements; we will continue to reimburse our providers on a weekly basis. However, members who incur out-of-pocket costs may, in some limited instances, receive the bill from their provider before receiving an EOB from Horizon BCBSNJ.

Members continue to have the same access to their claim activity once signed in to Member Online Services at **HorizonBlue.com/members**. By clicking the claim number in the *Claims* tab, members can view the claim activity and get information about any processed claim, including any out-of-pocket costs, if applicable, prior to receiving the EOB.

Please encourage your clients and their employees to use Member Online Services to help manage their health care benefit information. When signed in to Member Online Services, members can:

- View claims activity, including out-of-pocket costs.
- Print a member identification (ID) card.
- Change a Primary Care Physician (PCP), if applicable.
- Update Coordination of Benefits (COB).
- And more.

By including more claims on a single EOB, we give members a more comprehensive view of the health care services they receive, making it easier for them to track their claims.

Small Group Premium Bill Change

Horizon BCBSNJ will begin to bill premiums for all small group customers on a monthly basis. This change will be made prior to the group's renewal date and before the group is converted to a new plan that is compliant with the standards set by the Affordable Care Act.

Group administrators will receive a letter notifying them of this change.

Online Tools Making It Easier to Manage Health Information

Horizon BCBSNJ provides its members with access to their health information, when they need it. Our online tools are easy to use.

Once signed in to Member Online Services at HorizonBlue.com/members, your clients' employees can find information about the status of their claims, including how much Horizon BCBSNJ paid and the member's cost-share, such as coinsurance, copayment and/or deductible amounts, if applicable. By clicking on the claim number, registered members can view this information in an easy-to-follow spreadsheet or they can choose the PDF option to view the Explanation of Benefit (EOB) once it is available*.

Registered members can sign up to receive their EOBs securely online, and stop receiving paper statements in the mail.

It's easy and timely. Once signed up for paperless EOBs, members receive an email each time the EOB is available to be viewed at HorizonBlue.com/members.

Members can also update their coverage information once signed in to Member Online Services. Members with other health insurance coverage are required to update this information as it changes, or at least annually. By providing Horizon BCBSNJ with this information, we are able to more accurately and promptly process claims.

Please encourage your clients and their employees to use these online tools to help them manage their health care information.

* Online EOBs are not available to all lines of business.

Compounds Added to MND List

Horizon Pharmacy helps members get the medicines they need to feel better and live well through tools such as formulary management and design, access to generic medicines and Utilization Management (UM) programs.

Effective May 1, 2014, Medical Necessity Determination (MND) – one of our UM programs – is required for certain compounds. Compounds are medicines made by a pharmacist and not commercially available from drug manufacturers. Review is required for compounds containing bulk powders.

Affected members and their doctors/prescribers were notified by mail that their compounds require MND. The letters included instructions on how members and doctors can initiate the process.

Why is MND important?

MND helps ensure certain medicines are prescribed appropriately and in compliance with U.S. Food and Drug Administration (FDA) guidelines. The review can effectively help avoid inappropriate medicine use and promote evidence-based medication therapy.

MND ensures:

- Medicine is administered as designed.
- Plan members receive medication therapy that is safe and effective for their medical conditions.
- Administered medication therapy provides the greatest value.

For current information and our drug lists, visit HorizonBlue.com/pharmacy.

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.

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](https://www.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 an introductory video explaining how we're transforming the health care delivery system in New Jersey, [youtube.com/BCBSNJ](https://www.youtube.com/BCBSNJ).



Learn how to stay connected with Horizon Blue Mobile anytime, anywhere, mobile.HorizonBlue.com.



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



Broker News

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