

Brief Notes

News for
Brokers and Consultants

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Applies to: All markets

Op-Ed: For Businesses, Workers, OMNIA_{SM} Offers Cure for Rising Healthcare Costs

The following opinion article authored by New Jersey business owner Tara Cambria was posted on NJ Spotlight on March 18, 2016.

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In all the noise that has been generated in the health insurance discussion over Horizon's new OMNIA health plans, I find myself wondering: Who among the naysayers is actually listening to the thousands of New Jersey businesses and millions of their workers who are crying for relief from the crushing cost of healthcare?

As business owners, we know that success in New Jersey doesn't come easy. Our cost of doing business, including making payroll and providing our employees and their families with the security of affordable healthcare coverage, can be overwhelming. As a family-owned and family-operated business since 1923, Cambria Automotive has fought hard to preserve health insurance as a benefit. For too long, though, we grappled with the unpleasant choice of either buying quality coverage that was expensive for our business to afford or buying an alternate plan that left our employees to suffer with high out-of-pocket costs. This past year, we faced the stark prospect of having to drop coverage altogether due to rising costs and sending our workers to the individual market.

Fortunately, Horizon offered an alternative plan for this year – OMNIA – that combined giving businesses affordable, high-quality plans and their employees more control of their out-of-pocket costs for care. In the short time that our company and our 100 employees have had to experience the benefits of this plan, I could not be more pleased with the results.

Because of OMNIA, this year marks the first time in about 15 years that I was able to offer my employees a decrease in their payroll deduction for health insurance. Our employees are also enjoying remarkably low co-pays when visiting a doctor and no co-insurance.

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Because OMNIA offers our employees full access to Horizon's managed-care network, employees using a so-called tier 2 facility are pleasantly surprised to learn that their costs are low, too. Recently an employee received care at an ancillary facility in tier 2 of OMNIA and paid the same low co-share the employee paid under a previous Horizon plan – all because that facility was still in network. Without insurance coverage, the charge for the procedure at this facility would be several thousand dollars. My employee still paid just \$30 with the OMNIA health plan.

We have read some commentary from hospitals about how OMNIA might affect them. I am personally at a loss to understand what all the static is about. I commend Horizon for responding to the needs of businesses and workers and urge the company to stay its course against the voices that seem to be afraid of an idea whose time has come. Businesses and their workers have been waiting for a health plan like this for a long time. We need a break. Businesses are better able to prosper when quality health insurance becomes more affordable, and their employees are better able to stay healthy and more productive because of it.

Tara Cambria is the owner of Cambria Automotive Companies, Inc. of Edison and Elizabeth, NJ.