



NEWS FOR BROKERS & CONSULTANTS

Applies to: Individual and Small Employer Markets

IHC and SEH Product Portfolio Updates for Plan Year 2024

Horizon is updating its Individual Health Coverage (IHC) and Small Employer Health (SEH) product portfolios for 2024. Please read this *Brief Notes* for important information on health plan changes.

OMNIASM Gold Plan for IHC Will No Longer Include BlueCard[®] Coverage

Existing Individual members with OMNIA Gold coverage will no longer have access to covered services and supplies with out-of-state providers that participate in the BlueCard program. The BlueCard program is being eliminated from this plan.

What's Changing With Our Horizon Dental Plans

For plan year 2024, members enrolled in Horizon Young Grins, Horizon Family Grins or Horizon Family Grins Plus will see an increase in their annual limit on cost sharing. The individual maximum out-of-pocket (MOOP) limit, which applies to persons under age 19, is increasing from \$375 to \$400; the family MOOP limit is increasing from \$750 to \$800.

What's Changing With Our IHC and SEH Health Plans

Please choose a product name below to see what's changing for 2024. Changes will become effective when a subscriber renews into one of the impacted Horizon health plans.

[OMNIA Health Plan – Individual](#)

[OMNIA Health Plan – Small Group](#)

[Advantage EPO – Individual](#)

[Advantage EPO – Small Group](#)

[Direct Access – Small Group](#)

[POS – Small Group](#)

Beginning **November 1, 2023**, Summary of Benefits & Coverage (SBC) documents for our 2024 IHC market health plans will be available through our online shopping experience and when you sign in to Broker Online Services at HorizonBlue.com/brokers.

IHC subscribers will receive the 2024 SBC for the plan that they are currently enrolled in, which will include any applicable changes. If subscribers switch plans, they can view the SBC for their new plan at the time of enrollment, and for On-Exchange subscribers, a new

SBC will be mailed per On-Exchange requirements.

Small employer customers that offer a health plan that will be modified for 2024 will receive two SBCs — one for their health plan that is effective until the time of their renewal, and one for use on and after their renewal that includes the modifications to the plan effective upon renewal.

We Continue to Expand Access to Care

Our members now have access to more than 70,000 doctors and health care professionals, and 95 hospitals in 114 convenient locations across New Jersey and parts of New York, Pennsylvania and Delaware. Members can find in-network doctors, hospitals and other health care professionals by searching our *Online Doctor & Hospital Finder* at HorizonBlue.com or on the **Horizon Blue app**.

If you have questions, please contact your Horizon sales executive or account manager.



Horizon Blue Cross Blue Shield of New Jersey will never send you an email asking you to click on a link to validate User ID(s), password(s) or PIN(s), Social Security Number(s), card or account number(s), cardholder verification value(s) (CVV2), or user-defined challenge information (e.g., mother's maiden name, place of birth, etc.). If such a message is received, please immediately forward it to Abuse@HorizonBlue.com.

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