Horizon Blue Cross Blue Shield of New Jersey

2018 Horizon Medicare Advantage Products
As of January 1st, 2018:

What’s New

• Horizon Medicare Blue Advantage (HMO) in 15 counties.
  * Horizon will continue to offer other Medicare Advantage products in all 21 counties.

What’s Discontinued

• Horizon Medicare Blue Value (HMO), Horizon Medicare Blue Value w/Rx (HMO), and Horizon Medicare Blue Choice w/Rx (HMO) will no longer be offered in Ocean, Monmouth, Bergen, Essex, and Middlesex.

• Horizon Medicare Blue Patient-Centered w/Rx (HMO)
<table>
<thead>
<tr>
<th>Product Type</th>
<th>Product Marketing Name</th>
<th>PCP Selection</th>
<th>Referral Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMO</td>
<td>Horizon Medicare Blue Value (HMO)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>HMO</td>
<td>Horizon Medicare Blue Value w/Rx (HMO)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>HMO</td>
<td>Horizon Medicare Blue Choice w/Rx (HMO)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>HMO</td>
<td>Horizon Medicare Blue Advantage (HMO) (New for 2018)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>POS</td>
<td>Horizon Medicare Blue Access Group (HMO-POS)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>POS</td>
<td>Horizon Medicare Blue Access Group w/ Rx (HMO-POS)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PPO</td>
<td>Horizon Medicare Blue (PPO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PPO</td>
<td>Horizon Medicare Blue Group (PPO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PPO</td>
<td>Horizon Medicare Blue Group w/Rx (PPO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PPO</td>
<td>Horizon Medicare Advantage NJ DIRECT10 (PPO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PPO</td>
<td>Horizon Medicare Advantage NJ DIRECT15 (PPO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>SNP</td>
<td>Horizon NJ TotalCare (HMO SNP)</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
Horizon Medicare Blue Advantage (HMO) Product Highlights

Key Features

• PCP selection is required.
• Referrals not required.
• Members must use providers that are participating in the Horizon Medicare Blue Advantage (HMO) Product.
• Product offered in 15 Counties (Not offered in Passaic, Camden, Cape May, Burlington, Gloucester, and Salem).

Network

• Uses subset of Managed Care network.
• Must use providers that are participating in the Horizon Medicare Blue Advantage Product.
• No out-of-network benefits, except in the case of emergency care services. * No access to the BlueCard® network
Reimbursement

- Reimbursement is at the managed care fee schedule methodology.

- PCPs will be reimbursed based on their current (fee-for-service or capitation) payment methodology.

Benefits

- Low PCP/Specialist copay at $10/$25 respectively.

- DME 20% coinsurance.

- Lab services Office, LabCorp/AtlantiCare Draw Station:$0, Outpatient Hospital: 20% coinsurance.

- Routine vision, hearing and dental benefits.
Vendors

**Advanced Imaging Services**

eviCore handles authorizations for radiology and cardiology, and pain management.

**Behavioral Health**

Claims, authorizations and provider credentialing and file updates are handled through Beacon Health Options.

**Diagnostic Testing**

LabCorp and AtlantiCare are in network Lab providers for Horizon Medicare Advantage products.

**Prior Authorizations**

Online Utilization Management tool through NaviNet.

*Access the Prior Authorization Procedure Search tool to determine if services require prior authorization for your Horizon BCBSNJ patients.*
All Horizon Managed Care Network providers received letters informing them of their participation status in Horizon Medicare Blue Advantage (HMO) product on or about October 2, 2017. (exception is ancillary providers)

Participation status for doctors and hospitals included in the Horizon Medicare Blue Advantage (HMO) product can be found on our Online Doctor & Hospital Finder.
• Additional information can be found in our administrative policy, Participation Status in Products that Utilize Tiering and/or a Subset of an Existing Horizon Network.

• To access this information, please log on to NaviNet.net, select Horizon BCBSNJ from the My Health Plans menu, and:
  • Mouse over References and Resources
  • Select Provider Reference Materials
  • Mouse over Policies & Procedures and select Policies
  • Select Administrative Policies
Plan will appear under our online Doctor and Hospital Finder in the plan dropdown section as Horizon Medicare Blue Advantage (HMO).

Member ID Cards will indicate:
1. Product Name
2. Member Copayments
## Medicare Advantage Products

### Medicare Products
- Medicare holds and administers benefits.
- Follow Medicare guidelines.
- Basic benefits for Original Medicare, Part A and Part B, generally includes a monthly Part B premium, a Part A hospital deductible, a Part B deductible, and a 80% coinsurance for medical expenses and outpatient services.

### Horizon Medicare Advantage Products - Medicare replacement product.
- Horizon BCBSNJ holds and administers benefits.
- Follow Horizon BCBSNJ guidelines.
- Benefits vary depending on plan.

### Horizon Medicare Supplemental Products - Medicare supplemental.
- Horizon BCBSNJ holds and administers benefits.
- Follow Medicare guidelines.
- Generally covers the Part A hospital deductible and the Part B 20% coinsurance not covered by Medicare.