

# Brief Notes

News for  
Brokers and Consultants

**June 2, 2016**

**Applies to:** All markets

## **Hoboken UMC Becomes Final CarePoint Hospital to Leave Horizon BCBSNJ Network**

Effective today, Hoboken University Medical Center (Hoboken UMC) is no longer a participating facility in Horizon Blue Cross Blue Shield of New Jersey's hospital network. Hoboken UMC, owned by the for-profit CarePoint Health, joins CarePoint's other two hospitals – Bayonne Medical Center and Christ Hospital – in choosing to leave the Horizon Hospital Network over the last 12 months. Hoboken UMC's then-pending termination was originally reported in the *January 6, 2016 issue of Brief Notes*.

Horizon BCBSNJ members choosing Hoboken UMC after today will face higher out-of-pocket costs. Horizon BCBSNJ has been actively working to notify members and physicians with privileges at Hoboken UMC of the termination and encouraging them to use other area hospitals in the Horizon Hospital Network to maximize benefits and minimize out-of-pocket costs.

Despite the termination of these CarePoint Health facilities, the Horizon Hospital Network currently includes 59 of the state's 64 hospitals. Employers and their members can locate hospitals participating in the Horizon Hospital Network by using the *Online Doctor & Hospital Finder*.

Out-of-network hospitals generally charge rates well above those agreed to by network hospitals and state law allows out-of-network hospitals to charge whatever they wish for their services. Since June 1, 2015, Christ Hospital has billed Horizon BCBSNJ more than \$68 million in out-of-network charges.

Under state regulations, insured individuals receiving emergency care at an out-of-network hospital are only responsible for paying the amount they would owe if treated at a network hospital. Insurance companies generally must pay the balance. Some out-of-network providers take advantage of this regulation to steer patients through their Emergency Rooms (ERs) and charge substantially higher rates for services. These higher rates increase the cost of health insurance for everyone.

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



Horizon Blue Cross Blue Shield of New Jersey

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