

Horizon BCBSNJ 2015 Individual/Small Group Products Launch

MEDICAL / PHARMACY / DENTAL / VISION / WELLNESS

Horizon.



Horizon Blue Cross Blue Shield of New Jersey

Table of Contents

- [Agenda](#) 3
- [2014 IHC Product Review](#) 4
- [New 2015 Products Launch](#) 8
 - [Advance EPO Bronze](#) 16
 - [Advance EPO Silver](#) 20
 - [Patient Centered Advantage EPO Silver](#) 24
 - [Advantage EPO Gold](#) 29
 - [Stand Alone Pediatric Dental IHC](#) 35
- [IHC Marketing Campaign.](#) 40
- [Horizon BCBSNJ Small Group Products.](#) 61
- [New 2015 Small Group Product Launch.](#) 64
 - [Patient Centered Advantage EPO Gold](#) 69
 - [Patient Centered Advantage EPO Silver](#) 70
 - [Stand Alone Pediatric Dental Small Group Product](#) 73

Agenda

- Review of the IHC 2014 products
- New product offerings for 2015
- Advertising/Marketing Campaign – Hispanic Initiative
- Review of the Small Group 2014 products
- New product offering for 2015
- SAPD product offerings for 2015
- Q & A

2014 IHC Product Review

Advantage EPO Essentials

- High deductible/lower premiums
- Three PCP visits included
- Preventive services covered
- For persons under 30
- Cannot receive subsidies

\$0 copay

**0% member
cost share (after
deductible)**

**All charges
apply toward
MOOP**

Advance EPO Gold and Silver

- PCP selection required
- Referrals required
- Integrated medical and pharmacy benefits
- Utilizes Managed Care Network
 - Advance network subset of MCN
 - Preferred Tier 1 Hospital Network
 - All other hospitals in MCN
- In network benefits only

**copay
(no deductible)**

**member
cost share (after
deductible)
Tier 1**

**member
cost share (after
deductible)
Tier 2**

Advantage EPO Bronze and Silver

- PCP selection optional
- No referrals required
- Integrated medical and pharmacy benefits
- In network benefits only

copays
(Silver-no deductible)
(Bronze-after deductible)

member
cost share
(after deductible)

Rx included

New 2015 Products Launch

Product Portfolio

Horizon Blue Cross Blue Shield of NJ

EPO
Products

9 Products
(37
variations)
On
Marketplace

EPO &
SAPD
Products

0 Products
Off
Marketplace

Off Marketplace Products

Advance EPO Gold

Advantage EPO Gold

Advance EPO Silver

Advance EPO Silver \$40-70%

Advantage EPO Silver

Patient Centered Advantage EPO Silver

Advance EPO Bronze

Advantage EPO Bronze

Advantage EPO Essentials-Catastrophic Plan

Stand Alone Pediatric Dental

On Marketplace Products

Advance EPO Gold

Advantage EPO Gold (3 variations)

Advance EPO Silver

Advance EPO Silver \$40-70% (6 variations)

Advantage EPO Silver

Patient Centered Advantage EPO Silver (6 variations)

Advance EPO Bronze (3 variations)

Advantage EPO Bronze

Advantage EPO Essentials-Catastrophic Plan

Advance EPO Network 2015 Changes

Tier 1 Hospitals

St. Joseph's Hospital and
Medical Center
St. Joseph's Wayne Hospital

Our Lady of Lourdes Medical
Center

Tier 2 Hospitals

Kimball Medical Center

St. Mary's Medical Center

Physician Changes

Annual
re-evaluation of group
practices (physicians)

2015 Horizon Advance EPO
Participation Changes
(pdf listing)

Physician letters
Member letters
Internal Q&A

Horizon Advance 2014/2015 Comparison

Advance Practitioner Comparison Counts

SPECIALTY	2014 ADVN	2015 ADVN	Difference
TOTAL PCP	5,481	6,278	797
Total SPECIALIST/ OTHER HEALTHCARE PROFESSIOANLS	<u>16,276</u>	<u>17,814</u>	<u>1,538</u>
GRAND TOTAL	21,757	24,092	2,335

Advance Inclusion Percentage Comparison

SPECIALTY	2014 ADVN % Included	2015 ADVN % Included	% Increase
TOTAL PCP	68%	78%	10%
Total SPECIALIST/ OTHER HEALTHCARE PROFESSIOANLS	59%	64%	5%
GRAND TOTAL	61%	67%	6%

Advance 2014 data as of 5/31/2014

Advance 2015 data as of 7/02/2014

HORIZON HOSPITAL NETWORK

NJ – 62 Hospitals /77 Locations

PA – 12 Hospitals/13 Locations

NY – 2 Hospitals/2 Locations

DE – 1 Hospital/1 Location

Introducing....

Advance EPO Bronze

- PCP selection required
- Referrals required
- Integrated medical and pharmacy benefits
- Preferred Tier 1 Hospital Network
- In network benefits only

**\$40 PCP
copay (after
deductible)**

**40%/50%
member cost
share (after
deductible)**

**All copays,
deductibles &
coinsurances apply
to MOOP**

Advance EPO Bronze

Deductible

\$2,500/\$5,000
Tier 1

\$2,500/\$5,000
Tier 2

Out- of- pocket limits

\$ 6,600/\$13,200
Tier 1

\$6,600/\$13,200
Tier 2

Prescription

Subject to
Tier 1 deductible

50% member cost share
after Tier 1

Applies toward
MOOP

Product Strategy

- **Affordable Basic Health Insurance Plan for 30+ Individuals**
- **Access to our extensive network of providers and hospitals**
- **Great choice for customers not expecting a lot of medical expenses**

Introducing....

Advance EPO Silver \$40-70%

- PCP selection required
- Referrals required
- Integrated medical and pharmacy benefits
- In network benefits only
- Advance Network of Providers
- Preferred Tier 1 Hospital Network

**\$40 PCP copay
(no deductible)**

**30%/50% member
cost share (after
deductible)**

**All copays
deductibles &
coinsurances apply
to MOOP**

Advance EPO Silver \$40-70%

Deductible

\$2,000/\$4,000

Tier 1

\$2,500/\$5,000

Tier 2

Out- of- pocket limits

\$5,000/\$10,000

Tier 1

\$6,600/\$13,200

Tier 2

Prescription

Subject to
Tier 1 deductible

30% member cost
share

Applies toward
MOOP

Product Strategy

- **On Exchange Basic Silver health plan with a competitive price point**
- **8 Variations On Exchange with Cost Sharing Subsidies**
- **Coinsurance and copays slightly higher resulting in reduced premiums**

Introducing....

Patient Centered Advantage EPO Silver

- PCP selection optional
- No referrals required
- Integrated medical and pharmacy benefits
- In network benefits only

\$20 copay (no deductible) if member selects a PCMH or ACO PCP

\$30 copay (after deductible) if member selects a non-PCMH or ACO PCP

All charges apply to MOOP

Patient Centered Advantage EPO Silver

Deductible

\$2,000
Individual

\$4,000
Family

Out- of- pocket limits

\$5,000
Individual

\$10,000
Family

Prescription


\$10 copay
Generic
(after deductible)

40% member cost share
Brand
(after deductible)

50% member cost share
Non-formulary
(after deductible)

Showing 1-10 of 92 Results

< Previous | Next >

Distance ▾	Name ▾	Address ▾	Specialty	Practice Status	Actions
0.6 miles	 Orlandoni, Enrico F, DO	174 EDISON RD LAKE HOPATCONG, NJ 07849-2217 P. 973-663-1300 Map Directions Send to Phone	Internal Medicine	Accepting New Patients as Primary Care Provider	View Profile

ATTRIBUTES



PLANS
ACCEPTED

Horizon PPO Network

- ✓ MyWay HRA PPO
- ✓ MyWay HSA PPO
- ✓ PPO

Horizon Managed Care Network

- ✓ Advance EPO
- ✓ Advantage EPO
- ✓ Direct Access
- ✓ Direct Access/ NJ Protect
- ✓ EPO/EPO PLUS
- ✓ HMO
- ✓ Medicare Advantage PPO
- ✓ Medicare Blue TotalCare (HMO SNP)
- ✓ Medicare Plans
- ✓ MyWay HRA Direct Access
- ✓ MyWay HSA Direct Access
- ✓ NJ DIRECT

- ✓ Patient-Centered Adv EPO
- ✓ POS



Product Strategy

- Provide a personalized and comprehensive health care program enabling patients to be “engaged” in their health care
- Improve reimbursement to support physicians in managing and improving health outcomes and overall patient experience
- 8 variations On Exchange

Introducing....

Advantage EPO Gold

- PCP selection optional
- No referrals required
- Integrated medical and pharmacy benefits
- In network benefits only

**\$15 PCP copay
(no deductible)**

**\$30
Specialist copay
(no deductible)**

**20%
member cost share
(after deductible)**

Advantage EPO Gold

Deductible

\$1,000
Individual

\$2,000
Family

Out- of- pocket limits

\$4,000
Individual

\$8,000
Family

Prescription

\$10 copay
Generic
(no deductible)

40% member cost share
Brand
(no deductible)

50% member cost share
Non-formulary
(no deductible)

Product Strategy

- Premium Gold Plan allowing members access to our extensive network of providers with no referrals
- True 80% coinsurance plan with lower copays and deductibles for in network services
- Access to our managed care network of hospitals (no tiers)

Advantage EPO Essentials 2015

- \$6,600/\$13,200 deductible & MOOP
- Three PCP visits included
- Preventive services covered
- For persons under 30
- Not subsidy eligible

\$0 copay

0% member cost share (after deductible)

All charges apply toward MOOP

Details of Individual On/Off Marketplace Products

	Advance EPO Gold	Advance EPO Silver	Advance EPO Silver \$40/70%	Advance EPO Bronze	Advantage EPO Gold	Advantage EPO Silver	Patient Centered Advantage EPO Silver	Advantage EPO Bronze	Advantage EPO Essentials
PCP Required	Yes	Yes	Yes	Yes	Optional	Optional	Optional	Optional	Optional
Referrals Required	Yes	Yes	Yes	Yes	No	No	No	No	No
Deductible Individual	\$1,000 Tier 1 \$2,000 Tier 2	\$1,500 Tier 1 \$2,500 Tier 2	\$2,000 Tier 1 \$2,500 Tier 2	\$2,500 Tier 1 \$2,500 Tier 2	\$1,000	\$2,000	\$2,000	\$2,500	\$6,350
Deductible Family	\$2,000 Tier 1 \$4,000 Tier 2	\$3,000 Tier 1 \$5,000 Tier 2	\$4,000 Tier 1 \$5,000 Tier 2	\$5,000 Tier 1 \$5,000 Tier 2	\$2,000	\$4,000	\$4,000	\$5,000	\$12,700
Copay (PCP/Specialist)	\$15 PCP \$30 Specialist	\$30 PCP 30% Specialist	\$40 PCP (no deductible) 30% Specialist (after deductible)	\$40 PCP (after deductible) 40% Specialist (after deductible)	\$15 PCP \$30 Specialist	\$25 PCP \$50 Specialist	\$20 PCMH/PCP \$30 non-PCMH/PCP (after deductible) 30% Specialist (after deductible)	\$30 PCP (after deductible) 50% Specialist (after deductible)	\$0
Cost Share (after deductible)	20% Tier 1 40% Tier 2	30% Tier 1 50% Tier 2	30% Tier 1 50% Tier 2	40% Tier 1 50% Tier 2	20%	40%	30%	50%	\$0
MOOP Individual	\$2,500 Tier 1 \$4,000 Tier 2	\$5,000 Tier 1 \$6,350 Tier 2	\$5,000 Tier 1 \$6,600 Tier 2	\$6,600 Tier 1 \$6,600 Tier 2	\$4,000	\$6,350	\$5,000	\$6,350	\$6,600
MOOP Family	\$5,000 Tier 1 \$8,000 Tier 2	\$10,000 Tier 1 \$12,700 Tier 2	\$10,000 Tier 1 \$13,200 Tier 2	\$13,200 Tier 1 \$13,200 Tier 2	\$8,000	\$12,700	\$10,000	\$12,000	\$13,200
Prescription (generic/brand/non-formulary)	\$10/40%/50% No deductible	30% after Tier 1 deductible	30% after Tier 1 deductible	50% after Tier 1 deductible	\$10/40%/50% No deductible	\$15/40%/50% No deductible	\$10/40%/50% after deductible	50% after deductible	0% after deductible

Guide to Selecting 2015 Individual Plans

Listen For: See doctors often; may have a chronic condition; take medications regularly

Consider: Gold and Silver plans with higher premiums but lower deductibles and OOP costs

A Lot



Not Much

Listen For: Annual checkup and preventative care; rarely see doctors; do not take medications regularly

Consider: Silver and Bronze plans with lower premiums but higher deductibles and OOP costs

Would you pay more for greater flexibility?

Yes

No

Consider: Advance Plans with lower OOP costs. PCP referrals are needed to see a specialist

Consider: Advantage Plans that do not require referrals to see specialists. Larger number of PCPs and Specialists

No

Are you under the age of 30?

Yes

Consider: Essentials Plan with a low premium but high deductible and no co-payment for first 3 PCP visits per year

	Advance EPO Gold	Advance EPO Silver	Advance EPO Silver \$40/70%	Advance EPO Bronze	Advantage EPO Gold	Advantage EPO Silver	Patient Centered Advantage EPO Silver	Advantage EPO Bronze	Advantage EPO Essentials
PCP/Referrals Required	Yes	Yes	Yes	Yes	No	No	No	No	No
Deductible Individual (T1/T2)	\$1,000/\$2,000	\$1,500/\$2,500	\$2,000/\$2,500	\$2,500/2,500	\$1,000	\$2,000	\$2,000	\$2,500	\$6,600
Deductible Family (T1/T2)	\$2,000/4,000	\$3,000/\$5,000	\$4,000/\$5,000	\$5,000/\$5,000	\$2,000	\$4,000	\$4,000	\$5,000	\$13,200
Copay (PCP/Specialist)	\$15 PCP \$30 Specialist	\$30 PCP 30% Specialist	\$40 PCP (no deductible) 30% Specialist (after deductible)	\$40 PCP (after deductible) 40% Specialist (after deductible)	\$15 PCP \$30 Specialist	\$25 PCP \$50 Specialist	\$20 PCMH/PCP \$30 non-PCMH/PCP (after deductible) 30% Specialist (after deductible)	\$30 PCP (after deductible) 30% Specialist (after deductible)	\$0
Cost Share (T1/T2)	20%/40%	30%/50%	30%/50%	40%/50%	20%	40%	30%	50%	\$0
MOOP Individual (T1/T2)	\$2,500/\$4,000	\$5,000/\$6,350	\$5,000/\$6,600	\$6,600/\$6,600	\$4,000	\$6,350	\$5,000	\$6,350	\$6,600
MOOP Family (T1/T2)	\$5,000/\$8,000	\$10,000/\$12,700	\$10,000/\$13,200	\$13,200/\$13,200	\$8,000	\$12,700	\$10,000	\$12,700	\$13,200

Stand Alone Pediatric Dental IHC Product

SAPD Review

- The ACA continues to mandate anyone purchasing insurance Off-Marketplace must purchase a Marketplace certified SAPD plan whether they have children or not
- The IHC Group SAPD products have been modified to per ACA requirements for 2015

Horizon Young Grins PPO Low Plan

Description	Benefits
Deductible (Preventive, Diagnostic) Individual Family	\$0 \$0

Horizon Young Grins PPO Low Plan

Description		Benefits
Basic	Emergency Palliative Space Maintainers	80% 80% (When appropriate)

Horizon Young Grins PPO Low Plan

Description	Benefits
Endodontics Root Canal Therapy-Anterior and Bicuspid Root Canal Therapy-Molar	80% 80%

IHC Marketing Campaign

2015 IHC Marketing Objectives and Targets

Objectives:

- Achieve Significant net new membership growth
- Expand our leading IHC market share
- Significantly increase engagement & acquisition of new Hispanic members

Uninsured
(incl.
Hispanic)

Small
Group

Switchers

Current
IHC
Members

Baseline Plan

Hispanic Marketing Program

Broker Channel Support

2015 IHC Marketing Strategy Overview

1 Build Awareness

Advertising in mass media channels to build an emotional connection and awareness of the brand so it is top of mind for consumers seeking health insurance.

2 Generate Leads

Use digital, social, direct marketing and community events to drive interest among NJ consumers to seek specific information on Horizon's individual health insurance products.

3 Engage at Retail

Leverage on the ground presence at grassroots events, retail, and call centers to: (a) educate consumers on health insurance products in general and Horizon's products in particular (b) clarify the enrollment process, including identifying subsidy vs. Medicaid eligibility; and (c) encourage consumers to enroll in a Horizon product

4 Enroll/Renew

Actively engage and support prospective customers in the enrollment process through telesales or in person enrollment activity at events and retail settings; provide the same support for renewing customers.

Consumer Pain Points

CONFUSION

*“When the new healthcare law came out I had a lot of questions. **There was a lot of confusion** ..I was stressing and worrying so much that I was literally getting sick.”*

Jenna, New Horizon BCBSNJ Member

AFFORDABILITY

*“I was healthy, but here I am getting sick, knots in my gut, **just trying to find good affordable health insurance**. It was making me very anxious and I felt lost.”*

John, New Horizon BCBSNJ Member

COMPLEXITY

*“For me, the confusion was less on the side of the new healthcare law and more of what is the deal with all of these insurance companies and **all of these different policies** . **Matthew, New Horizon BCBSNJ Member***

Matthew



John



Lazzaro



Melissa



Print Advertising

"I've found that many of my customers qualify for a subsidy."

LAZARO | Horizon BCBSNJ representative

More than 80% of Horizon members purchasing on the Marketplace have qualified for a subsidy. We can help you find out if you qualify for one as well. See also how we're transforming health care, by giving you access to the largest network of patient-centered doctors in the state.



Horizon Blue Cross Blue Shield of New Jersey

Answers and understanding.

Get answers and understanding.
1-888-233-1650 | HorizonBlue.com

"Health care was like quantum physics to me. But Horizon simplified everything."

JENNA | Horizon BCBSNJ member

The new health care law can be confusing. And nobody wants to pay a fine for not having insurance. At Horizon BCBSNJ, we can answer all your questions and get you a plan that's right for you and your budget. See also how we're transforming health care, by giving you access to the largest network of patient-centered doctors in the state.



Answers and understanding.

Get answers and understanding.
1-888-233-1650 | HorizonBlue.com

"Horizon answered my questions before I even asked."

JOHN | Horizon BCBSNJ member, painter

Horizon understands New Jersey and the people who live here. As an industry leader, we can give you the information you need and help you find a plan that's right for you. See also how we're transforming health care, by giving you access to the largest network of patient-centered doctors in the state.



Horizon Blue Cross Blue Shield of New Jersey

Answers and understanding.

Get answers and understanding.
1-888-233-1650 | HorizonBlue.com

Out-of-Home Advertising



MEDIA PLAN

Mid-November – February 15, 2015

Key Counties for Uninsured and Hispanic

Essex, Hudson, Camden, Union, Ocean, Middlesex, Passaic and Bergen.

Channels:

- Cable Television
- Radio
- Out-of-Home
- Digital
- Newspaper

2015 IHC Marketing Strategy Overview

- 1 Build Awareness**

Advertising in mass media channels to build an emotional connection and awareness of the brand so it is top of mind for consumers seeking health insurance.
- 2 Generate Leads**

Use digital, social, direct marketing and community events to drive interest among NJ consumers to seek specific information on Horizon's individual health insurance products.
- 3 Engage at Retail**

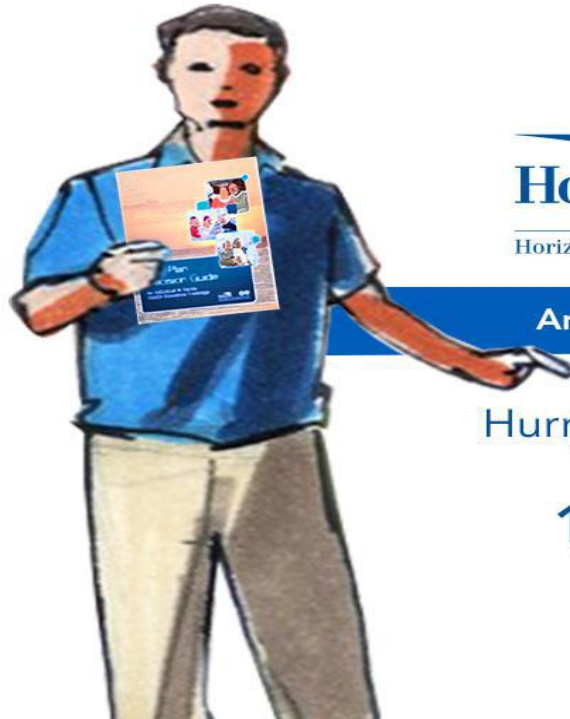
Leverage on the ground presence at grassroots events, retail, and call centers to: (a) educate consumers on health insurance products in general and Horizon's products in particular (b) clarify the enrollment process, including identifying subsidy vs. Medicaid eligibility; and (c) encourage consumers to enroll in a Horizon product
- 4 Enroll/Renew**

Actively engage and support prospective customers in the enrollment process through telesales or in person enrollment activity at events and retail settings; provide the same support for renewing customers.

Targeted Direct Mail



DRTV TV Spots



Horizon®



Horizon Blue Cross Blue Shield of New Jersey

Answers and understanding.

Hurry! Limited time to enroll.

Call Today!

1-800-123-4567

HorizonBlue.com

DRTV Market Coverage & Proposed Networks



13 of 21 NJ counties in NY Market

- Bergen
- Middlesex
- Essex
- Monmouth
- Morris
- Hudson
- Union
- Passaic
- Somerset
- Sussex
- Hunterdon
- Warren
- Ocean



8 of 21 NJ counties in Philadelphia Market

- Camden
- Burlington
- Mercer
- Gloucester
- Atlantic
- Cumberland
- Cape May
- Salem



HISPANIC STATIONS



2015 IHC Marketing Strategy Overview

- 1 Build Awareness** Advertising in mass media channels to build an emotional connection and awareness of the brand so it is top of mind for consumers seeking health insurance.
-

- 2 Generate Leads** Use digital, social, direct marketing and community events to drive interest among NJ consumers to seek specific information on Horizon's individual health insurance products.

- 3 Engage at Retail** Leverage on the ground presence at grassroots events, retail, and call centers to: (a) educate consumers on health insurance products in general and Horizon's products in particular (b) clarify the enrollment process, including identifying subsidy vs. Medicaid eligibility; and (c) encourage consumers to enroll in a Horizon product

- 4 Enroll/Renew** Actively engage and support prospective customers in the enrollment process through telesales or in person enrollment activity at events and retail settings; provide the same support for renewing customers.

Mall / Retail



Insurathons

- Concentrated period of time where we focus all marketing and promotional activity
 - 12/5 – 12/15
 - 2/5 – 2/15
- Expanded hours and presence
- PR & Social Media opportunities



Hispanic Outreach & Digital Activities

Horizon. Tu Seguro Azul
En Español | English

¿Qué está buscando?

[Página de inicio](#) [Por qué Horizon](#) [Nuestros Planes](#) [Apoyo para Miembros](#) [Su Comunidad](#) [Reforma de Salud](#)

Estamos Aquí Para Ayudar
Obtenga el apoyo que necesita del nombre en el que confía
Contáctenos Hoy a 1-866-246-7448

CONOZCA QUE HAY DE NUEVO
en Horizon Blue Cross Blue Shield of New Jersey

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visite nuestra página para más información >

NECESITA SEGURO?
Llámenos al 1.866.246.7448

TESTIMONIOS DE EMPLEADOS
visite nuestro centro de videos >

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Hispanic Billboard



Creative Theme

Educational leadership

Friendly experts

Technology made human

Answers and understanding.

What switchers aren't getting from their plan

Not just service...
genuine caring

Captures hearts and minds

Horizon BCBSNJ Small Group Products

Review of 2014

Implementation of new broker portal

Grandmothering

Launch of two new Patient Centered Advantage EPO plans

New 2015 Small Group Product Launch

Horizon's Small Group Medical Product Portfolio

Horizon offers

DA
EPO
HSA

8 Products
ON
SHOP

Full
Product
Suite

13
Products
OFF
SHOP

Small Group Off Exchange Products

Medical Product	Blue Card	In Net Coin	In Net Ded *	PCP/Spec Copay	In Net MOOP	OON Coin	OON Ded	OON MOOP	Packaged RX	Metallic AV Tier
Advantage Direct Access 100/70	Yes	100%	-	\$20/\$40	\$3,000	70%	\$1,500	\$6,000	\$10/\$25/\$50	Platinum
Advantage Direct Access 100/80/60	Yes	100%/80%	\$1,500	\$20/\$40	\$3,000	60%	\$2,500	\$8,000	\$15/\$40/\$75	Gold
Advantage EPO 100% C20/40	Option	100%	-	\$20/\$40	\$5,000	-	-	-	\$15/\$40/\$75	Gold
Advantage EPO 100% C30/50	Option	100%	-	\$30/\$50	\$5,000	-	-	-	\$15/60%/50%	Gold
Advantage EPO 100/80	Option	100%/80%	\$1,000	\$20/\$40	\$4,000	-	-	-	\$10/\$25/\$50	Gold
Advantage EPO 100/70	Option	100%/70%	\$1,500	\$30/\$50	\$6,000	-	-	-	\$15/\$40/\$75	Silver
Advantage EPO 100/50	Option	100%/50%	\$2,000	\$30/\$50	\$6,000	-	-	-	\$15/60%/50%	Silver
PCMH Advantage EPO 100/50	No	100%/50%	\$2,000	\$30/\$50	\$6,000	-	-	-	\$15/60%/50%	Silver
HSA Advantage Direct Access 100/80/60	Yes	100%/80%	\$1,500	\$30/\$50	\$6,000	60%	\$3,000	\$8,000	60% CDHRX	Silver
HSA Advantage EPO 100% C30/50	Option	100%	\$2,000	\$30/\$50	\$6,350	-	-	-	50% CDHRX	Bronze
Patient Centered Advantage EPO Bronze 40/50%/50%	No	100%/50%	\$2,500	\$40/50% after ded/50% after ded	\$6,350	-	-	-	\$25/\$50/\$75 (after ded)	Bronze
Patient Centered Advantage EPO Silver 20/30/70%	No	100%/70%	\$2,000	\$20/\$30 after ded/70% after ded	\$5,000	-	-	-	\$10/\$35/\$70 (after ded)	Silver
Patient Centered Advantage EPO Gold 5/20/40	No	100%/80%	\$1,000	\$5/\$20/\$40	\$4,000	-	-	-	\$10/60%/50%	Gold

Small Group On Exchange Products

Advantage Direct Access 100/80/60	Yes	100%/80%	\$1,500	\$20/\$40	\$3,000	60%	\$2,500	\$8,000	\$15/\$40/\$75	Gold
Advantage EPO 100% C20/40	No	100%	-	\$20/\$40	\$5,000	-	-	-	\$15/\$40/\$75	Gold
Advantage EPO 100/80	No	100%/80%	\$1,000	\$20/\$40	\$4,000	-	-	-	\$10/\$25/\$50	Gold
Advantage EPO 100/70	No	100%/70%	\$1,500	\$30/\$50	\$6,000	-	-	-	\$15/\$40/\$75	Silver
HSA Advantage EPO 100% C30/50	No	100%	\$2,000	\$30/\$50	\$6,350	-	-	-	50% CDHRX	Bronze
Patient Centered Advantage EPO Bronze 40/50%/50%	No	100%/50%	\$2,500	\$40/50% after ded/50% after ded	\$6,350	-	-	-	\$25/\$50/\$75 (after ded)	Bronze
Patient Centered Advantage EPO Silver 20/30/70%	No	100%/70%	\$2,000	\$20/\$30 after ded/70% after ded	\$5,000	-	-	-	\$10/\$35/\$70 (after ded)	Silver
Patient Centered Advantage EPO Gold 5/20/40	No	100%/80%	\$1,000	\$5/\$20/\$40	\$4,000	-	-	-	\$10/60%/50%	Gold

Introducing....

Patient Centered Advantage EPO Gold

- PCP selection optional
- No referrals required
- Integrated medical and pharmacy benefits
- In network benefits only
- 20% member cost share
- No Blue Card

\$5 copay (no deductible) if member selects a PCMH or ACO PCP

\$20 copay (no deductible) if member selects a non-PCMH or ACO PCP

\$40 copay (no deductible) if no PCP is selected

Patient Centered Advantage EPO Gold

Deductible

\$1,000
Individual

\$2,000
Family

Out- of- pocket limits

\$4,000
Individual

\$8,000
Family

Prescription

\$10 copay
Generic
(no deductible)

40% member cost share
Brand
(no deductible)

50% member cost share
Non-formulary
(no deductible)

Product Strategy

- Patient Centered Advantage EPO product expands the Patient Centered Medical Home offering and its capabilities to the Small Group market
- Horizon BCBSNJ has paired our Patient Centered Medical Home capabilities with our Advantage EPO product features in order to achieve a more competitive price point in the marketplace

PCMH Member Advantages

- Patient-centered services benefit those who require preventive care, and for patients who have chronic conditions or extra health care needs
- Support for practice-employed care coordinators to achieve improvements in patient care for high-risk patients. The care coordinator subsidy is given for the first two years.
- Providers are eligible to receive outcome based payments for delivering high-quality care

Patient Centered Statistics

Quality Measures

- 5 percent higher rate in improved diabetes control (HbA1c)
- 3 percent higher rate in breast cancer screenings
- 11 percent higher rate in pneumonia vaccinations

Cost and Utilization Indicators

- 23 percent lower rate in hospital inpatient admissions
- 12 percent lower rate in Emergency Room (ER) visits
- 9 percent lower cost of care for diabetic patients
- 6 percent lower total cost of care

Stand Alone Pediatric Dental Small Group Product

Stand Alone Pediatric Dental

Overview:

- Stand-Alone Pediatric Dental (SAPD) product is offered Off-Exchange for the Small Group market in order to be in compliance with Health Care Reform (HCR) federal and state mandates
- Horizon will be offering one SAPD product effect January 1, 2015: **Horizon Young Grins**, a plan with in network benefits only.
- National Grid available for out of state in network providers

Stand Alone Pediatric Dental

Small Group Product Requirements - New Sales and SAPD

- Moving from offering two SAPD products in 2014 to one within the Small Group market.
- Horizon Young Grins Plus is being withdrawn and will no longer be an option at the time of renewal.
- Groups will be automatically converted to the Young Grins product upon renewal

Small Group Product Requirements

New Sales

33 Free-Standing Dental Plans are available for new sales

	PRODUCT	PRODUCT NAME
1	D908	DENTAL COMPANION POLICY WITH SEALANTS
2	D2140	PPO ACCESS PLAN (SMALL GROUP ONLY)
3	D588	PPO \$50/\$1500 100/80/50 WITH WAIT
4	D2644	DOP \$50/\$1500 100/80/50 NO WAIT NATGRID+
5	D2645	DOP \$50/\$1500 100/80/50 W/WAIT NATGRID+
6	D586	DOP \$50/\$1500 100/80/50 W/WAIT NATGRID+
7	D2654	PPO \$50/\$1500 100/80/50 NO WAIT
8	D2646	DOP \$50/\$1500 100/80/50 NO WAIT NATGRID+
9	D909	DENTAL COMPANION POLICY W/O SEALANTS
10	D2208	DOP \$50/\$1500 100/100/50 W/WAIT NATGRID+
11	D163	DOP \$50/\$1500 ORTHO\$750 W/WAIT NATGRID+
12	D998	PPO ACCESS 10-50 NJ
13	D585	PPO \$50/\$1000 100/80/50 WITH WAIT
14	D2189	DOP \$50/\$1500 ORTHO\$750 NO WAIT NATGRID+
15	D2191	DOP \$50/\$1500 ORTHO\$750 NO WAIT NATGRID+
16	D161	DOP \$50/\$1000 100/80/50 W/WAIT NATGRID+
17	D2171	DOP \$50/\$1000 100/80/50 NO WAIT NATGRID+

	PRODUCT	PRODUCT NAME
18	D2653	PPO \$50/\$1500 100/80/50 ORT-\$750 NO WAIT
19	D2643	PPO \$50/\$1000 100/80/50 NO WAIT
20	D2209	DOP \$50/\$1500 100/100/50NO WAIT NATGRID+
21	D2190	DOP \$50/\$1500 ORTHO\$750 W/WAIT NATGRID+
22	D2172	DOP \$50/\$1000 100/80/50 W/WAIT NATGRID+
23	D187	DOP \$25/\$1500 100/80/50 W/WAIT NATGRID+
24	D2312	DOP \$25/\$1500 100/80/50 NO WAIT NATGRID+
25	D580	PPO \$25/\$1500 100/80/50 WITH WAIT
26	D2313	DOP \$25/\$1500 100/80/50 W/WAIT NATGRID+
27	D2849	DOP \$50/\$1500 ORT \$1000 NO WAIT NATGRID+
28	D587	PPO \$50/\$1500 100/80/50 ORT-\$750 W/WAIT
29	D2173	DOP \$50/\$1000 100/80/50 NO WAIT NATGRID+
30	D2207	DOP\$50/\$1500 100/100/50 NO WAIT NATGRID+
31	D2314	DOP \$25/\$1500 100/80/50 NO WAIT NATGRID+
32	D2548	DOP \$50/\$1500 100/80/60 NO WAIT NATGRID+
33	D165	DOP \$50/\$1500 100/100/50 W/WAIT NATGRID+

Pediatric Vision

- There is NO Horizon adult vision plan, but there is an adult vision screening that is part of the wellness annual check up
- There is a Horizon Vision Benefit for persons under the age of 19

Description	Benefits
Eye examination, inclusive of dilation	Once per calendar year
Spectacle lenses	Once per calendar year
Frames, inclusive of fashion level	Up to \$125, Once/calendar year
Contact lens evaluation, fitting and follow-up	Once/calendar year
Contact lenses in lieu of eyeglasses (pre-approval required)	Once/calendar year

