



RE: New Jersey Individual Health Insurance Options

Following are some health insurance options which may be available to individuals that are not working or do not have group medical insurance through their employer.

1. **Enroll in a spouse/partner’s plan.** You may be able to enroll in your spouse/partner’s plan. Contact his/her company’s Human Resource Department to inquire about eligibility, cost and to obtain the proper forms.
2. You may be eligible for an **Individual Plan.** Following are the criteria for NJ:
 - a. A Resident of New Jersey; AND
 - b. Not eligible for coverage under a group health plan, governmental plan or church plan; AND
 - c. Not eligible for coverage under Medicare.

Carriers which provide individual health plans in NJ are listed below:

Carrier Name	Web Address	Mailing Address	Phone
Aetna Health Inc.	www.aetna.com	1 Farr View Cranbury NJ 08512	800-234-8454
AmeriHealth HMO Inc.	www.amerhealth.com	8000 Midlantic Drive Mount Laurel NJ 08054	866-681-7368
Celtic Life Ins. Co.		233 So Wacker Drive Chicago IL 60606	800-545-6441
CIGNA HealthCare of NJ Inc.	www.cigna.com	900 Cottage Grove Road Hartford CT 06152	800-244-6224
Horizon BCBS of NJ	www.horizonblue.com	Three Penn Plaza East - PP09T Newark NJ 07105-2200	800-224-1234
Oxford Health Plans of NJ Inc.	www.oxhp.com	PO Box 7081 Bridgeport CT 06601-7081	800-216-0778 Opt 4

You can learn more about the NJ Individual Health Care Program by calling the Department of Banking and Insurance (DOBI) at **800-838-0935** and requesting a “Buyer’s Guide” or you may download the information from their website at <http://www.state.nj.us/dobi/reform.htm>.

3. You may be eligible for **Medicare**. Generally speaking, this applies to individuals who are Age 65 and older. Information may be obtained by contacting Medicare at **800-MEDICARE (800-633-4227)** or by browsing their website at www.medicare.gov.
4. **NJ Protect** is a new health insurance option for uninsured NJ residents (effective 08/01/2010). To be eligible for NJ Protect:
 - a. You must be a U.S. citizen or national or lawfully present in the United States; AND
 - b. You must be a New Jersey resident; AND
 - c. You must have been without any creditable coverage for **at least 6 months**; AND
 - d. You must have a pre-existing condition

Because the program is federally subsidized, treatment for pre-existing medical conditions will be covered as of the day a policy goes into effect, and preventive care will be covered at no out-of-pocket cost to the policyholder.

You may learn more by contacting Horizon BCBS directly at 888-551-2130 or by visiting their website: www.HorizonBlue.com/NJProtect. Additional information may also be found on the Department of Banking and Insurance (DOBI) website: http://www.state.nj.us/dobi/division_insurance/njprotect/index.htm

NJ Protect coverage is intended to remain in place until 12/31/2013; however, it could end earlier.

5. There are also several **social programs** available; some are based on financial need. Eligibility criteria and benefits may be obtained by calling:
 - a. Community Health – 888-838-3180
 - b. Catastrophic Illness in Kids – 609-292-0600
 - c. NJ Kids Now – 877-543-7669
 - d. NJ Family Care – 800-701-0710 or www.njfamilycare.org
 - e. Medicaid – www.njmmis.com
 - Bergen County – 201-368-4200
 - Essex County – 973-733-3000
 - Hudson County – 201-420-3000
 - Passaic County – 973-881-0100
6. **Federally Qualified Health Centers** - Although not health insurance, Health Centers are a way for people without health coverage to access quality medical care. Located in various parts of the state, Health Centers are staffed with medical providers to enable them to provide a full range of medical care. The Health Centers will charge patients for the care provided using a sliding fee scale based on the patient's income. For a list of Health Centers in NJ visit: <http://www.state.nj.us/dobi/ihcrates.htm#HealthCarrierContactInformation>

NJ residents also have access to NJ HealthLink (www.nj.gov/njhealthlink/) which provides comprehensive healthcare information in one central location. Information is available for the many issues faced by children or the whole family, senior citizens, individual adults, individuals with disabilities and uninsured or underinsured people. For each health related program, you will find details about services and eligibility, as well as contact names and phone numbers. Following are some of the programs represented on the website:

- [AIDS Health Insurance Continuation Program](#)
- [Disability Determination Services - Social Security Disability](#)
- [Dollar-a-Day Special Auto Insurance Policy \(SAIP\)](#)
- [Pharmaceutical Assistance to the Aged and Disabled \(PAAD\)](#)
- [Postpartum Depression Family Health Line \(PPD\)](#)
- [Senior Gold Prescription Discount Program](#)
- [State Health Insurance Assistance Program](#)
- [Temporary Disability Insurance](#)

Information about the other programs mentioned in this memo is also available at NJ HealthLink. We urge you to take the time to fully research your options so that the best alternative is chosen for your personal situation.

Below is a brief description of the four standard individual plans available to NJ residents:

HMO Plans provide network benefits only. This means if treatment is rendered by a non-participating provider, the patient would be responsible for 100% of the total charges. HMO plans also require referrals to see Specialists.

Traditional or Indemnity Plans do not have any networks nor do they require referrals. You are free to choose any provider for your care.

PPO Plans provide both In-Network and Out-of-Network benefits. You are free to choose any provider for your care, however services performed by a participating physician would expose a patient to fewer out-of-pocket expenses than if a non-participating provider was chosen.

Basic and Essential EPO Plans are just as they sound. These plans cover basic services and have many limitations and exclusions. EPO Plans also provide network benefits only (see HMO explanation), however referrals are not required to see Specialists.

IMPORTANT: This memo is for instructional purposes only. You are advised to research your options thoroughly before taking action based upon information in this document or from any other source.

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