

Yes, you can save money with in-network doctors and facilities

Horizon Blue Cross Blue Shield of New Jersey has a vast network of doctors, other health care professionals, hospitals and other medical facilities. When you choose to receive care in network, you will usually pay less out of pocket.

Out-of-network benefits may include a higher deductible, coinsurance and/or copayment. You may also have to pay the difference between the allowed amount and the actual charge for the service.

If you do not have out-of-network benefits, you are responsible for the total cost of care, unless it is a medical emergency.

Example: Jane's Surgery

Jane will have surgery at an ambulatory surgical center (ASC). There are two ASCs in her area; one is in Horizon BCBSNJ's network and the other is not. Her plan pays for in-network and out-of-network services differently.

Which ASC should Jane use, based on her plan, to keep her costs down?

ASC	ASC charge	Horizon BCBSNJ's allowed amount	Jane's copayment or coinsurance	Horizon BCBSNJ's payment	Jane's total cost
In Network	\$5,000	\$1,500	\$35 Jane pays \$35 as a copayment for in-network services.	\$1,465 Horizon BCBSNJ pays the balance up to the allowed amount.	\$35 Jane cannot be billed for more than her copayment.
Out of Network	\$5,000	\$1,500	\$300 Jane's coinsurance is 20 percent of the allowed amount.	\$1,200 With Jane's out-of-network benefits, Horizon BCBSNJ pays the balance up to the allowed amount.	\$3,800 Jane must pay the coinsurance plus the difference between the allowed amount and the ASC's actual charge.

This example is based on average charges for ASC services and common insurance plan designs. Actual costs may be different based on location and insurance plan design.

Jane's Decision

Jane chose the in-network facility, which saved her \$3,765 on her surgery.

Finding an in-network doctor, other health care professional, hospital or facility is easy at:

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Spanish (Español): Para ayuda en español, llame al **1-855-477-AZUL (2985)**.

Chinese (中文): 如需中文協助，請致電 **1-800-355-BLUE (2583)**。