



Protecting your health and well-being.

Your health and well-being are top priorities for Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ). That's why, we're taking the following steps for our fully insured members, as well as members enrolled in the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) health plans.

Effective immediately, Horizon BCBSNJ is:

- **Waiving cost sharing obligations (out-of-pocket costs) for all services associated with the diagnosis of COVID-19 per Centers for Disease Control and Prevention (CDC) guidelines. This includes:**
 - Waiving cost sharing obligations for all charges associated with a visit to an in-network primary care doctor or urgent care center or an in-network or out-of-network Emergency Room (ER) for evaluation of symptoms identified by the CDC as possible indicators of COVID-19 infection (fever, cough and shortness of breath).
 - Waiving cost sharing obligations for all charges associated with a visit to an in-network primary care doctor or urgent care center or an in-network or out-of-network ER for COVID-19 testing for members who know they have been exposed to an individual diagnosed with COVID-19.

- Waiving cost sharing obligations at in-network and out-of-network labs for charges associated with the delivery of services connected to CDC-approved lab studies or tests for COVID-19 for members who know they have been exposed to an individual diagnosed with COVID-19 or with symptoms identified by the CDC as possible indicators of COVID-19 infection (fever, cough and shortness of breath).

This means your doctor or other health care professional should not collect your copay, coinsurance or deductible for care to diagnose COVID-19.

Additionally, Horizon BCBSNJ is:

- Waiving early medication refill limits on 30-day prescription maintenance medications (consistent with your benefit plan) and/or encouraging you to use 90-day mail order benefit. We will also ensure formulary flexibility if there are shortages or access issues, and not hold patients liable for additional charges stemming from obtaining a non-preferred medication resulting from shortages or access issues.

As an added resource for our members during this evolving public health crisis, Horizon BCBSNJ is providing at no cost [24/7 access to licensed nurses](#) who can help members who have symptoms that are consistent with the suspected coronavirus 2019 infection.

[Learn more](#) about what Horizon BCBSNJ is doing to ensure our members have continued access to care.

¹ Members enrolled in a self-insured plan have the following statement on the back of their member ID card: Horizon BCBSNJ provides administrative services only and does not assume any financial risk for claims.

Horizon Blue Cross Blue Shield of New Jersey will never send you an email asking you to click on a link to validate User ID(s), password(s) or PIN(s), Social Security Number(s), card or account number(s), cardholder verification value(s) (CVV), or user-defined challenge information (e.g., mother's maiden name, place of birth, etc.). If such a message is received, please immediately forward it to Abuse@HorizonBlue.com.

[Read](#) about Horizon BCBSNJ's [nondiscrimination policy](#).

If you need help understanding this information, you have the right to [get help in your language](#) at no cost to you.

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