

Consider your insurance options for 2012.

Why be bullied by Horizon Blue Cross Blue Shield?

To Our Community:

St. Joseph's Healthcare System will always do what is right for our patients. Even if that means going head-to-head with a big bully insurance company.

Horizon has given St. Joseph's less than a 1% rate increase since 2009. Horizon has firmly and unjustifiably refused a reasonable and necessary increase. Unless an agreement is reached, St. Joseph's will no longer participate in Horizon health networks when our contract expires December 31, 2011.

If you are worried, call your employee benefits department or insurance agent and consider your health plan options.

St. Joseph's Healthcare System provides healthcare services through more than 15 insurance plans, including the following:

Aetna*

Cigna*

MagnaCare

Oxford Health

QualCare

United Healthcare

*State of New Jersey Plan employees may select either Aetna or Cigna plans during open enrollment.

Horizon Blue Cross Blue Shield of New Jersey is sending out letters to Horizon members and physicians practicing at St. Joseph's that we feel are misleading and intimidating. St. Joseph's is concerned that Horizon may try to bully you, too, and limit your access to our healthcare services.

With significant profits in 2010 of \$214 million (up from \$75 million in 2009) and holdings of \$2 billion (Horizon 2010 Annual Report), Horizon can afford to reimburse St. Joseph's for healthcare services for its members.

PLEASE REMEMBER:

- **St. Joseph's remains in-network with Horizon and associated coverage is not affected, at least through December 31, 2011.**
- **As a Horizon member, you will always be able to come to St. Joseph's Pediatric, Adult, and Geriatric Emergency Departments for emergency care, and Horizon is required to pay for it.**
- **Horizon cannot stop you from choosing treatment at St. Joseph's.**
- **If you need help with your concerns related to healthcare coverage, or if you have questions about reimbursement of your healthcare expenses or St. Joseph's being out of your network beginning January 1, 2012, call us at 973.754.2150, weekdays between 8:30 a.m. and 5:00 p.m., or email billingquestions@sjhmc.org.**

St. Joseph's will continue to stand by you and your loved ones as we have for 144 years.



www.StJosephsHealth.org • 877.757.SJHS (7547)