

# We will always do what is right for our patients.

Even if that means going head-to-head with a big bully insurance company.

## To Our Community:

St. Joseph's Healthcare System, sponsored by the Sisters of Charity of Saint Elizabeth since 1867, is a nonprofit academic medical organization dedicated to providing you and your loved ones with advanced quality care.

This dedication has earned us recognition as one of the "100 Best Places to Work in Healthcare" in the United States (*Becker's Hospital Review/Becker's ASC Review*). In addition, St. Joseph's Regional Medical Center, a member of St. Joseph's Healthcare System, was ranked among the *U.S. News & World Report* Best Regional Hospitals 2011-2012, New York Metro Region, as high-performing in Cancer, Nephrology, and Orthopaedics.

St. Joseph's current contract with Horizon Blue Cross and Blue Shield of New Jersey ends December 31, 2011. We have been negotiating with Horizon since April to reach an acceptable new contract for 2012.

Horizon has given St. Joseph's less than a 1% rate increase since 2009. Therefore, we are asking for a reasonable and necessary increase, similar to that provided by other insurance companies. Horizon, the largest insurance company in the state, has firmly and unjustifiably refused such an increase.

Regardless of our good-faith negotiation attempts, Horizon has sent termination letters to physicians practicing at St. Joseph's, threatening to end their contracts in January without cause.

Horizon is also distributing letters that St. Joseph's feels are misleading and intimidating Blue Cross/Blue Shield members. As a result, St. Joseph's is concerned that Horizon may try to limit your ability to access 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:

- 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.
- St. Joseph's remains in-network with Horizon and your coverage is not affected, at least through December 31, 2011.
- Horizon cannot stop you from choosing treatment at St. Joseph's.
- St. Joseph's can help with your concerns related to Horizon coverage: call us at 973.754.2150, weekdays between 8:30 a.m. and 5:00 p.m., or email [billingquestions@sjhmc.org](mailto:billingquestions@sjhmc.org).

## Help by voicing your opinion in these ways:

### 1. Write, call and email:

Mr. Robert A. Marino, President & CEO  
Blue Cross and Blue Shield of New Jersey, Inc.  
3 Penn Plaza East  
Newark, New Jersey 07105  
Phone: 973.466.8300  
Email: [rmarino@horizonblue.com](mailto:rmarino@horizonblue.com)

- ### 2. Call your employee benefits department and ask them to contact Horizon to ensure you and your family continue to have access to care at St. Joseph's Healthcare System.



[www.StJosephsHealth.org](http://www.StJosephsHealth.org) • 877.757.SJHS (7547)