



# Yes

you can reduce risk,  
lower costs and achieve higher satisfaction.

Horizon Stop Loss Insurance



[HorizonBlue.com](http://HorizonBlue.com)

Horizon Stop Loss provides risk mitigation and adds the Primary Nurse Program to manage chronic and high-risk medical conditions.



### **Risk reduction. Lower cost. Higher satisfaction.**

Horizon Blue Cross Blue Shield of New Jersey works to revolutionize the delivery of health care in New Jersey by improving care quality and increasing patient satisfaction, while reducing the cost of coverage for employers.

### **Coverage for catastrophic medical expenses.**

Most people think a “catastrophic” medical event is unlikely. The reality is otherwise. Medical treatment for hemophilia or certain cancers is not uncommon and can involve substantial medical expenses.

A large, unforeseen medical claim could threaten everything you’ve worked to build. It’s what every business owner fears. Until now. Medical stop-loss insurance mitigates the fear of the unknown.

Horizon Stop Loss coverage will pay for eligible losses that exceed the deductible that is established.

### **NEW: The Primary Nurse Program focuses on high-cost claims.**

The Primary Nurse Program focuses on the enhanced management of chronic care and high claim costs. Now included in every new Horizon Stop Loss contract, this program provides high-touch, personalized care with additional cost management and the benefit of risk mitigation.

# Yes

we have flexible solutions to manage claims risk and high-cost chronic care.

## Medical stop-loss insures your health care program:

- ▶ Specific/Individual stop-loss protects employers when there is a catastrophic claim that is higher than a predetermined amount, called the "specific attachment point." The specific attachment point generally ranges from \$100K to \$1M, depending on the group's current coverage and what underwriters determine is an appropriate level of risk.

Eligible benefits can include Horizon BCBSNJ medical and prescription drugs.

Once a plan member's claims exceed the predetermined specific attachment point, your business is further protected. Horizon Stop Loss Insurance assumes responsibility for the member's remaining eligible paid claims within a contract period.

## Add an additional layer of protection:

- ▶ Aggregate stop-loss protects an employer when all combined claims exceed a predetermined amount for the policy period, called "the corridor above expected claims."

Eligible benefits can include Horizon BCBSNJ medical and prescription drugs.

The most common "aggregate stop-loss corridor" is 125%, which would mean a maximum claims liability of 125% of projected claims.

### Faster reimbursement

There's nothing worse than waiting for a claim reimbursement. Horizon BCBSNJ strives to serve you in a timely manner by streamlining the process.

### Simplified administration

Combined billing, monthly claim summaries and the elimination of lengthy claim filings mean less paperwork and corresponding savings.

### Immediate reconciliation

On your monthly claim statement, the amount of claims in excess of your stop-loss coverage amount is written off.

### Cost management

**NEW:** Primary Nurse chronic care management is now included in new stop-loss contracts. This program adds the benefit of cost management related to high-risk, chronic medical conditions with stop-loss risk mitigation.



Primary Nurses actively manage your employee population with appropriate treatment plans, reduced hospital readmissions and more...

**Primary Nurses help reduce costs by actively managing your employee population, ensuring appropriate treatment plans, reducing hospital readmissions and guiding patients to the most cost-effective solutions.**

### **Benefits to the employer:**

**Cost-effective, complex care management:** The Horizon Primary Nurse Program helps members with acute and high-risk chronic medical conditions by coordinating quality services that cost-effectively meet their clinical and medical needs.

**Chronic health conditions may include kidney disease, diabetes, heart failure and obstructive pulmonary disease.**

### **Benefits to the employee:**

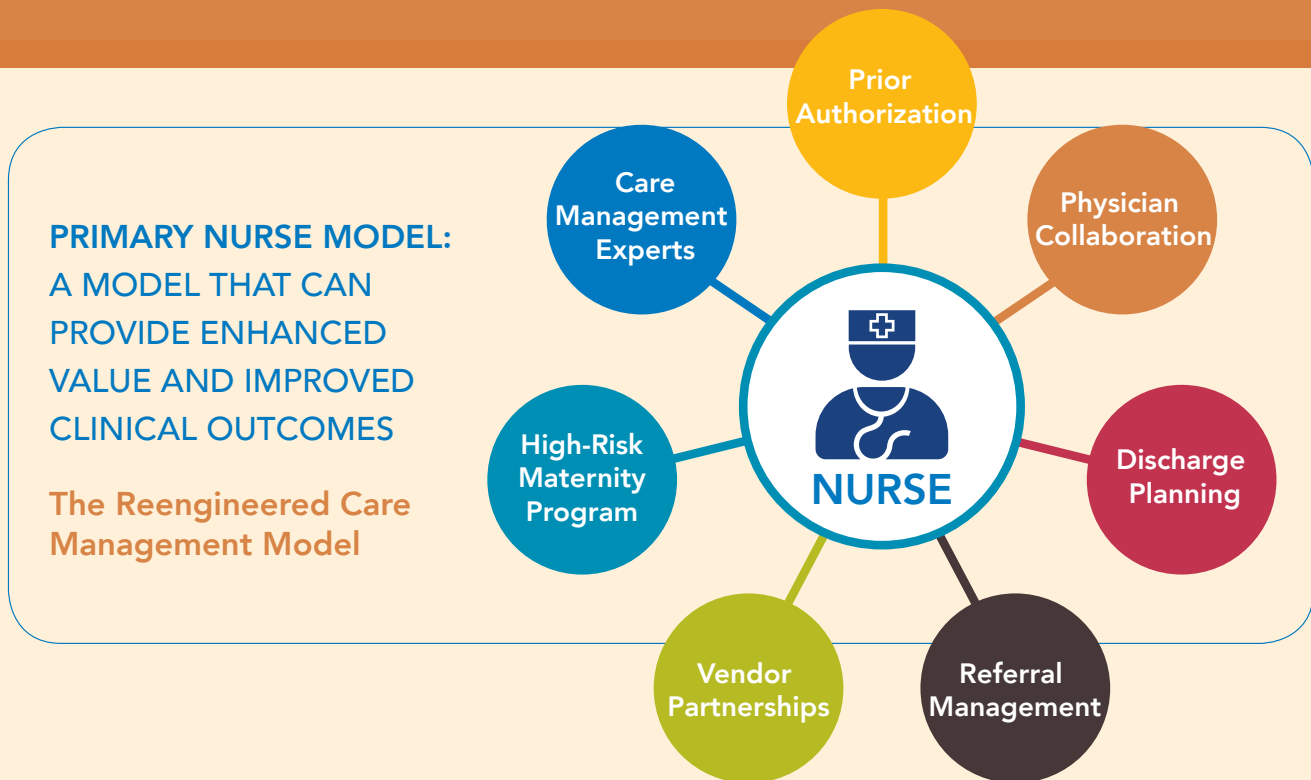
One central contact point is provided for all of the member's care management needs, combining case management and chronic care management functions for **an improved member experience.**

**The program follows standard care management guidelines to identify members most likely to benefit from the program. These members may be identified in a variety of ways.**



# Coordinating care enhances quality.

The Primary Nurse team provides continuous member support.



**Our nurses assist patients to ensure that they get the right treatment at the right cost.**

**We work proactively with members, helping to coordinate and manage their care as follows:**

- ▶ Explaining benefits.
- ▶ Providing education and coaching.
- ▶ Leading members to best-in-class providers and Blue Centers of Excellence for quality service.
- ▶ Answering questions about conditions and treatments.
- ▶ Helping members navigate the health care system.
- ▶ Empowering members to access quality health care and take responsibility for their health.

The Primary Nurse Program can provide valuable information prior to physician and hospital visits. Likewise, after-care consultation helps ensure that discharge and treatment plans are coordinated in a seamless manner to avoid readmissions.

## **Benefits of the Horizon Primary Nurse Program.**

Members in the Primary Nurse Program report better results for inpatient, professional and emergency room experience, compared with those in other Horizon BCBSNJ programs, according to a preliminary study.<sup>1</sup> The same study shows a 7% reduction in total medical costs, compared with the comparator set.<sup>1</sup>

<sup>1</sup> Based on a Horizon BCBSNJ study of more than 2,000 members identified for the Primary Nurse Program and for traditional care/case programs. Cost and utilization measures have been risk adjusted after evaluation of data.

# Yes

with Horizon BCBSNJ as your single stop for end-to-end employee insurance, you get expertise that comes from serving New Jersey for nearly a century, guided by principles, not profits.

- ▶ **Faster reimbursement.** One-stop shopping keeps everything together, both administration and stop-loss insurance, thereby increasing simplicity and speed of reimbursement.
- ▶ **Single point of contact.** Your Horizon representative can evaluate and resolve your issues quickly and efficiently.
- ▶ **Financial stability.** Horizon Stop Loss Insurance solutions are backed by the strength and experience of an organization that has brought millions of people peace of mind for nearly a century. With an "A" rating and a "Stable" outlook from Standard & Poor's, we have the strength to protect your company's financial well-being.
- ▶ **Cost management.** Horizon Stop Loss now includes the Primary Nurse Program, providing integrated care management that utilizes Horizon's BCBSNJ's sophisticated analytics to identify both acute and high-cost chronic gaps in care. Our clinical team will engage members and make data-driven decisions at the point of care.

Call your Horizon BCBSNJ account manager or sales executive today to learn how Horizon Stop Loss can reduce your claim liability and give you peace of mind.



Horizon Blue Cross Blue Shield of New Jersey

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