



AmeriHealth New Jersey & You



Agenda

- AmeriHealth New Jersey Company Highlights
- Why AmeriHealth?
- AmeriHealth Plans and Networks
- How do I Enroll?
- Questions



AmeriHealth New Jersey

- AmeriHealth was founded in 1995 - almost 20 years of Health Insurance experience
- We currently insure over 265,000 NJ members
- Our focus has always been NJ Residents and NJ Businesses
- You will find us actively involved within NJ Communities
 - Special Olympics Sponsor
 - Summer Games 2014
 - Lincoln Tunnel Run
 - Ronald McDonald House
 - Larc Run The Bridge Sponsor



Why AmeriHealth New Jersey?

- Lowest Cost Option in Marketplace
- Nationwide Coverage available
- Committ2Wellness Programs
- Online Account Management- amerihealthexpress.com
- 35 Plan options to choose (15 Subsidy Eligible Plans)



AmeriHealth Plans

Subsidy Eligible



Complete Portfolio



AmeriHealth Product Portfolio

AmeriHealth offers three types of plans:

- EPO (Exclusive Provider Organization)

- Open Access-NO Referrals
- In Network Benefits Only
- National Access availability

- HMO /HMO Plus (Health Maintenance Organization)

- HMO-Need a Referral
- Plus=NO Referrals
- In Network Benefits Only

- POS Plus (Point of Service)

- Plus =NO Referrals
- In and Out of Network Benefits
- National Access included

**EPO and
Plus = NO
REFERRALS**



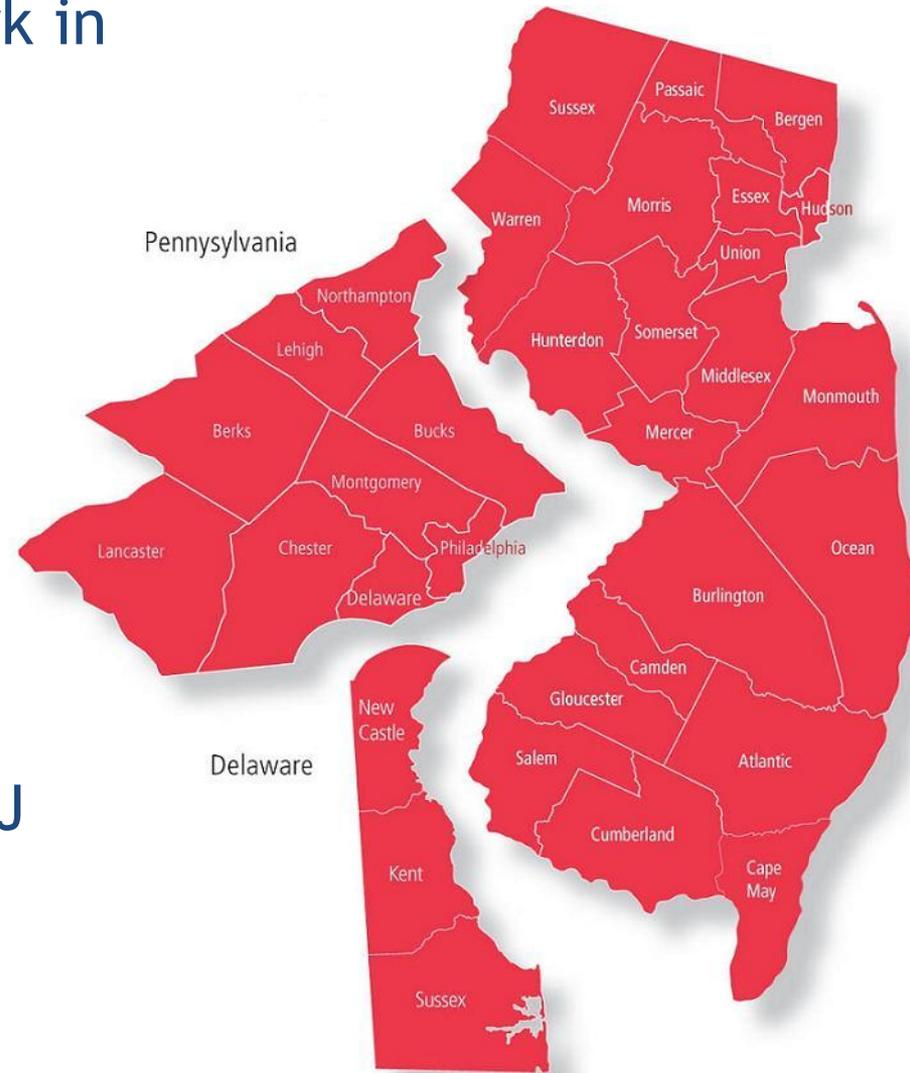
The AmeriHealth Networks

- Regional Preferred Network
- National Access Network through PHCS
- Local Value Network
 - Tier 1 Advantage Network
 - Cooper Advantage Network



Regional Preferred Network

- Access to the largest network in the region
- Over 37,000 Primary Care Physicians and Specialists
- Seamless access into Pennsylvania and Delaware
- Three main labs: Labcorp, Quest, and Bio Reference
- Every Hospital except UMDNJ (Newark location) and Meadowlands



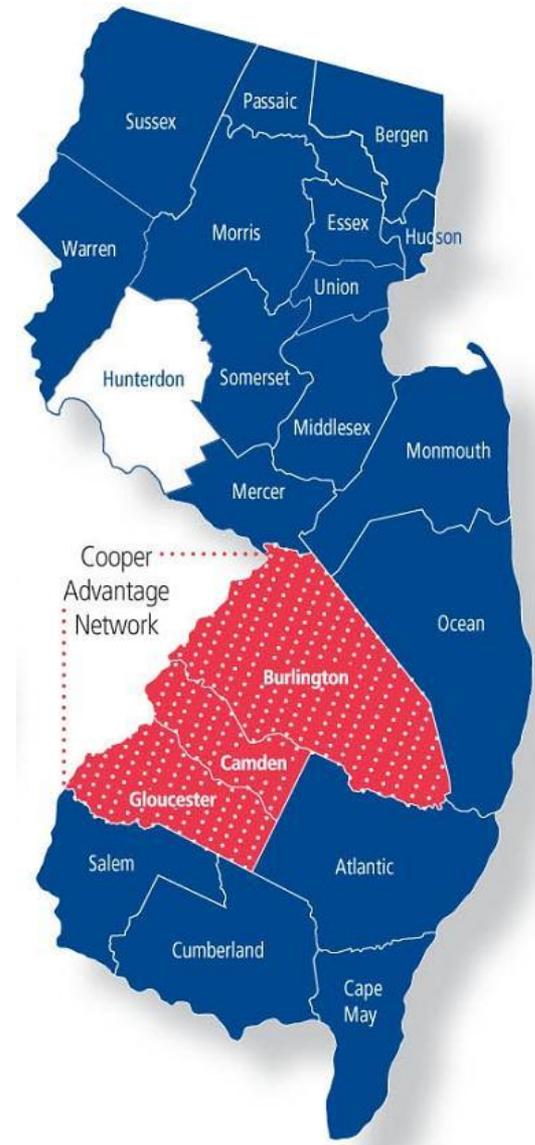
National Access Network

- Access to the largest network in the region
- Access to PHCS: Private Health Care Systems when outside our service area www.phcs.com
- 439,000 Specialists and 254,000 Primary's
- AmeriHealth is the only carrier in NJ to offer nationwide access!!!
 - Available on POS Plus and EPO plans.



Local Value Network

- New Jersey Only network of Providers, Specialists and Hospitals
- ~~79%~~ **82%** overlap of providers from our Regional Preferred Network
- Three main labs: Labcorp, Quest, and Bio Reference
- Lower cost, makes health insurance more affordable
- Local Value Network available in all counties except Hunterdon



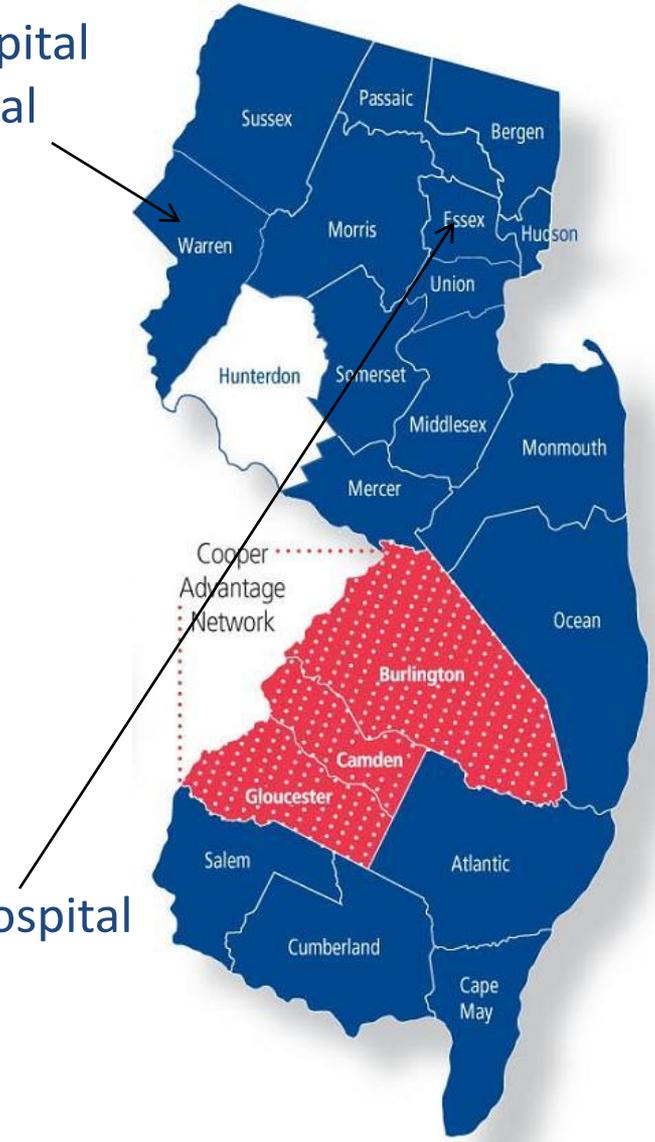
Tier 1 Advantage Hospital Network

Paired with **Local Value Network**

Benefit Level	Tier 1 Advantage (Silver/Bronze)	Tier 2
Hospital IP	10% or 20%	50%
Outpatient	10% or 20%	50%
Emergency	10% or 20%	50%

Warren Hospital
Tier 2 Hospital

East Orange General Hospital
Tier 1 Hospital



What Hospitals are in Tier 1 Advantage?

<p>Tier 1</p>	<ul style="list-style-type: none"> • Meridian (Bayshore, Ocean, Riverview, Jersey Shore and SOCH) • Cooper • St. Joseph's • Englewood • Palisades • Holy Name • RWJ (Hamilton, Rahway, NB) • Lourdes (Camden, Burlington) 	<ul style="list-style-type: none"> • St. Francis • Shore • Salem • Princeton Medical Center • Cape • St. Michaels • St. Mary's • Jersey City 	<ul style="list-style-type: none"> • Hackettstown • Trinitas • Raritan Bay • Somerset • St. Clare's hospitals (3 sites) • Deborah • East Orange
<p>Tier 2</p>	<ul style="list-style-type: none"> • Valley • St. Barnabas (Monmouth, Newark Beth, Kimball, SB, Community, Clara Maas) • Hackensack (Mountainside, Pascack Valley and Hackensack) • Warren • Kennedy 	<ul style="list-style-type: none"> • Underwood • Bayonne • Hoboken • Christ • Atlantic Health (Morristown, Overlook, Newton, Chilton) • South Jersey HS • Hunterdon 	<ul style="list-style-type: none"> • CentraState • JFK • St. Peter's • Capital Health (Fuld, Hopewell) • AtlantiCare • CHOP (PA)

Notes: Virtua, UMDNJ (**Newark Location**) and Meadowlands are not included.

LIST SUBJECT TO CHANGE



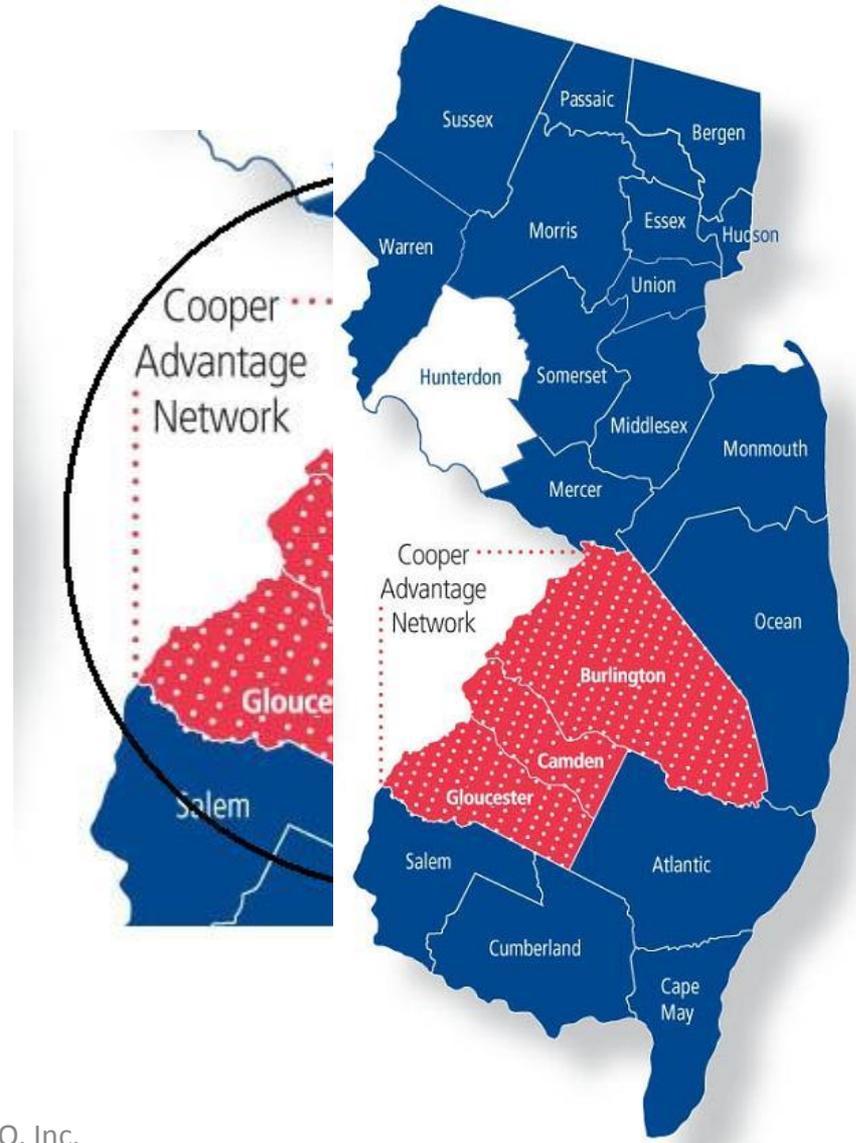
Cooper Advantage Network

Cooper Advantage is paired with the Local Value Network

Only available to residents of Burlington, Camden, and Gloucester counties

- Includes Cooper Hospital & select providers

Benefit Level	Cooper Advantage	Value Network
PCP	\$15	\$50
Specialist	\$35	\$75
Hospital	20%	50%



AmeriHealth Provider Finder

Provider Finder - Microsoft Internet Explorer provided by Independence Blue Cross

https://psa.webmdhealth.com/provider.aspx?page=Refine_PCP_Search_Page&CONTEXT=ProviderType%

File Edit View Favorites Tools Help

Web Search File Tools Tools Califo... 13°F Ask a Question

Favorites Provider Finder Page Safety Tools

AmeriHealth Provider Finder

New Search Help FAQ

Refine your search to find providers that match your preferences

* Denotes Required Field.

Specialties: All [View a description of your selection.](#)

***City and State, or Zip:** 08053

Street Address (Optional):

Distance From Your Location (Miles):

Gender Preference:

***Plan Preference:**

Select a Plan
AH 65@ HMO
Cooper Advantage Network (EPO)
Local Value Network (EPO, POS+, PPO)
Local Value Network (HMO, HMO+, POS)
Regional Preferred Network (EPO, POS+, PPO)
Regional Preferred Network (HMO, HMO+, POS)
Tier 1 Advantage Network (EPO)
Select a Plan

GET YOUR RESULTS

Start 12 Micro... PowerMHS... c62AB68 o... 2 Micros... Disclaimer... 3 Adobe ... 2 Micros... 5 Intern... 12:38 PM

AmeriHealth Product Portfolio

Most Popular Plans in New Jersey

- Select National Access Platinum POS Plus - (Platinum)
- Standard Local Value Gold HMO -(GOLD)
- Select Local Value Silver HMO -(SILVER)
- Tier 1 Advantage Bronze EPO H.S.A. -(BRONZE)



How do I enroll?

- **ONLINE** - www.AHNJ4U.com
 - Apply 24/7 from any computer
- **PHONE** - Call AmeriHealth NJ
 - 1-888-879-5456
- **PAPER**- Complete Paper Application





Your Healthcare.

We make it easy to find the right plan for you!



You have...
84 days left to enroll!

[Get Started](#)

What Should You Expect?



[Build Your Profile](#)



[Live Expert](#)



STEP 1: Build Your Profile STEP 2: See & Compare Plans STEP 3: Decide &

How do you want to shop for plans?



Guide Me

I'd like to answer a few lifestyle and budget questions so that you can help guide me to the right plan.

[Guide Me](#)



Browse

I'd just like to view all your available plans and determine the right plan myself.

[Browse](#)

AmeriHealth NJ Select Local Value Silver HMO

\$393.93 / mo
View Cost Breakdown

Add to Cart

Your Total Estimated Costs

Minimum	\$4,727
Expected	\$4,747
Maximum	\$13,577

Adjust Your Usage

Plan Preference Match

You haven't answered any questions that match this plan.

Preferred Doctors & Hospitals

AmeriHealth NJ Premium Local Value Bronze EPO

\$381.78 / mo
View Cost Breakdown

Add to Cart

Your Total Estimated Costs

Minimum	\$4,581
Expected	\$4,601
Maximum	\$13,431

Adjust Your Usage

Plan Preference Match

You haven't answered any questions that match this plan.

Preferred Doctors & Hospitals

AmeriHealth NJ Premium National Access Silver POS+

\$537.07 / mo
View Cost Breakdown

Add to Cart

Your Total Estimated Costs

Minimum	\$6,445
Expected	\$6,457
Maximum	\$15,295

Adjust Your Usage

Plan Preference Match

You haven't answered any questions that match this plan.

Preferred Doctors & Hospitals

27 Health Plans

[All plans \(27\)](#)

Bronze Plans (7)

Silver Plans (11)

Gold Plans (7)

Platinum Plans (2)

Insurance company

[Health Republic Insurance of New Jersey](#)

[AmeriHealth New Jersey](#)

[Horizon Blue Cross Blue Shield of New Jersey](#)

All health plans must offer the same essential health benefits.



These benefits include coverage for things like:

- Doctor visits
- Prescription drugs
- Hospitalization
- Maternity and newborn care
- Preventive care

Plans can offer other benefits, like vision, dental, or medical management programs for a specific disease or condition. As you compare plans, you'll see what benefits each plan covers.

Tweet 96 Like 669 Email

PRINT

Health plans for one individual, age 46, living in Burlington County, NJ. Based on your household size and income, you do not appear to qualify for help paying for coverage.

Change

AmeriHealth NJ Select Local Value Silver HMO

[DETAILS](#)

[APPLY](#)

HMO | Silver
AmeriHealth New Jersey

Monthly premium

\$379/mo

One enrollee

Deductible

..
\$2,500/yr

Per individual

Out-of-pocket
Maximum

\$6,350/yr

Per individual

Copayments/Coinsurance:

AmeriHealth NJ Standard Local Value Silver EPO H.S.A.

[DETAILS](#)

[APPLY](#)

EPO | Silver
AmeriHealth New Jersey

Monthly premium

\$401/mo

One enrollee

Deductible

\$1,800/yr

Per Individual

Out-of-pocket
Maximum

\$4,500/yr

Per Individual

Copayments/Coinsurance:

Primary Doctor: \$50 Copay
after deductible

Specialist Doctor: \$75 Copay
after deductible

Generic Prescription: 50%
Coinsurance after deductible

ER Visit: \$100 Copay after
deductible

Questions?





Thank you!

