

## AM I ELIGIBLE?

NJ Protect is available to any U.S. citizen or legal resident who:

- Is a New Jersey resident; and
- Has been uninsured for the past six consecutive months; and
- Suffers from a pre-existing medical condition.

You must be able to document your eligibility for NJ Protect.

## I WANT TO LEARN MORE.

For more information on NJ Protect, or to download an application, you may visit any of the following websites:

- [www.state.nj.us/dobi/division\\_insurance/njprotect/index.htm](http://www.state.nj.us/dobi/division_insurance/njprotect/index.htm);
  - [www.HorizonBlue.com/NJProtect](http://www.HorizonBlue.com/NJProtect);
- or
- [www.amerihealth.com/health\\_plans/nj/individual/protect.html](http://www.amerihealth.com/health_plans/nj/individual/protect.html).

You may also call Horizon Blue Cross Blue Shield of New Jersey at **1-888-551-2130**, Monday through Friday, between 8 a.m. and 8 p.m., Eastern Time (ET), or AmeriHealth at **1-866-681-7368**, Monday through Friday, between 8 a.m. and 6 p.m., ET.



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AmeriHealth Insurance Company of New Jersey | AmeriHealth HMO, Inc.

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### DO YOU...

have a pre-existing medical condition?

### HAVE YOU...

been uninsured for the past six consecutive months or more?

### IF YOU...

answered "Yes," you may be eligible for ...





# WHAT IS NJPROTECT?

NJ Protect is New Jersey's federally funded Pre-Existing Condition Insurance Plan (PCIP). PCIPs were created under the federal Patient Protection and Affordable Care Act to help uninsured people get health care coverage.

## HOW DOES THE PLAN WORK?

NJ Protect offers comprehensive health care benefits. To make the most of your benefits, you should use the extensive network of participating health care professionals and facilities.

NJ Protect offers no cost sharing for preventive care services and low, predictable copayments for many services, including physician office visits.

You and your family may also have access to a collection of health-related discount programs for popular products and services.

## HOW MUCH DOES IT COST?

Monthly premiums for NJ Protect vary based on which plan you buy and your age.

To view the current monthly premiums, visit [www.HorizonBlue.com/NJProtect](http://www.HorizonBlue.com/NJProtect) or [www.amerihealth.com/health\\_plans/nj/individual/protect.html](http://www.amerihealth.com/health_plans/nj/individual/protect.html).

The federal government partially funds the plan, so the rates are lower than what you may have seen for other Individual Health Coverage plans.

