

<<Date>>

<<Member Name>>

<<Address>>

<<City>>, <<State>> <<Zip>>

## Advocare has chosen to leave your Horizon health plan's network

**Advocare** plans to end their agreement to participate in Horizon's provider networks as of **July 1, 2024**. While we regret their decision, we are prepared to help you connect with another in-network provider and assist you in obtaining quality care.

Horizon continues to work with Advocare to reach a new agreement. Unfortunately, Advocare is demanding that Horizon's members agree to pay prices that are unreasonable. They refuse to accept Horizon's offer, which would still make Advocare among the highest-paid practices of their kind in New Jersey, while bringing their prices closer to the state average.

Here are the facts about Advocare's contract:

- From 2021 to 2023, Horizon increased the rates it pays to Advocare by 16%, roughly the same as the rate of inflation over that time. Horizon has agreed to provide a fair increase for 2024 that would continue to account for inflation.
- Advocare is threatening to leave Horizon's networks if we do not meet their demand for a 10.5% increase in 2024 – an increase that is three times the current rate of inflation.
- Agreeing to this unreasonable demand would increase Horizon members' cost of health care by \$13 million a year.
- Advocare's prices are among the highest in New Jersey – 15% higher than the average for similar practices in New Jersey.

We understand the stress that this may cause, but it's not fair for you to pay more for your health care when providers are unwilling to negotiate a reasonable price for their services. Horizon is committed to doing our part to control the cost of health care. Unreasonable price increases raise your out-of-pocket costs and your insurance premiums.

For more information, scan the below.



### **What This Change Means for You**

We are ready to help you find quality, in-network care. You can get care from thousands of in-network doctors and other health care professionals in New Jersey and nearby in Pennsylvania, Delaware and New York.

If you are an existing patient and are currently being treated by an Advocare doctor, you will need to select a new in-network doctor so you don't have to file claims or pay more. Remember, even if your health plan includes out-of-network benefits, you pay less out of your pocket when you go to doctors, hospitals and other health care professionals that are in network for your health plan.

### **How Do I Find a New Doctor?**

To find a new doctor near you, use the **Horizon Blue app**<sup>1</sup> or go to [HorizonBlue.com/shbpdoctorssearch](https://HorizonBlue.com/shbpdoctorssearch). If you need help, you can call us at **1-800-414-SHBP (7427)**.

### **Send Your Medical Records to Your New Doctor**

You may request to have your medical records transferred to your new doctor. To do this, download the *Request to Transfer Medical Records* form at [HorizonBlue.com/medicalrecordstransferform](https://HorizonBlue.com/medicalrecordstransferform) and send the completed form to your former doctor. There may be a small cost from your former doctor to transfer your records.

### **You May Be Able to Keep Getting Care From This Doctor**

You may be able to continue your treatment with this doctor for up to four months after the termination at an in-network level of benefits when medically necessary.

A longer period of care may be approved if you are:

- Pregnant. Care may be approved through your postpartum evaluation appointment, up to six weeks after delivery.
- Receiving post-operative, follow-up care. Care may be approved for up to six months.
- Receiving oncological treatment. Care may be approved for up to one year.
- Receiving psychiatric treatment. Care may be approved for up to one year.

However, you do not have to continue getting care from this doctor. To keep your out-of-pocket costs down, you may choose a different doctor who is in our network. Your doctor may also provide services at another location that is in network. You can check our *Doctor & Hospital Finder* or ask your doctor.

### **How Do I Request to Keep Getting Care From This Doctor?**

To request to continue getting care from this doctor, you or your doctor must complete the enclosed *Request for Continuity of Practitioner Care for Medical Benefits* form and return it within 10 days to:

**Continuity of Care Coordinator, PP-12T**  
**Horizon BCBSNJ**  
**PO Box 420**  
**Newark, NJ 07101-0420**

We apologize for any disruption or stress this may cause. We are absolutely committed to providing you with access to quality care, but it is also our responsibility to protect you from demands that will needlessly raise the cost of care.

Thank you.

Enclosure

<sup>1</sup> To download the **Horizon Blue app**, go to the App Store<sup>®</sup> or Google Play<sup>™</sup>. There is no charge to download the **Horizon Blue app**, but rates from your wireless provider may apply. App Store<sup>®</sup> is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play<sup>™</sup> is a trademark of Google LLC. Horizon Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association. ECN0020876B (0524)