

## NJM Healthcare Plan Waives Deductibles and Copays Related to COVID-19 Treatment

To ensure our employees and families get the care they need for COVID-19, and eliminate cost as a potential barrier to treatment, the cost-sharing obligations under NJM's three Horizon Blue Cross Blue Shield of New Jersey healthcare plans have been eliminated.



Members experiencing COVID-19 symptoms will not be required to pay a deductible, copay, or coinsurance related to the in-network evaluation, testing and covered medical services for diagnosis and treatment. This includes in-person office, urgent care and emergency room visits as well as care delivered through telemedicine, video or by telephone delivered by in-network professionals and facilities.

Horizon has also waived pre-authorization and pre-certification requirements for inpatient admissions at in-network acute care hospitals to speed hospitalization when needed. The policy is retroactive to March 1, 2020 and in place through at least June 30, 2020. If you have any questions about a claim or out-of-network services, please contact Horizon at 1-800-355-2583. You can also [contact NJM Benefits](#) to discuss medical or other benefits-related questions.