



OMNIA Health Plans FAQs

What are the new OMNIA Health Plans?

OMNIA Health Plans are a new line of products designed to support Horizon BCBSNJ's efforts to improve the quality of care our members receive, enhance their overall patient experience and lower the total costs of care. With the OMNIA Health Plans, members have access to all the doctors and other health care professionals in the Horizon Managed Care Network and hospitals in the Horizon Hospital Network. OMNIA members also have the option to save more when they use doctors, other health care professionals and hospitals designated as OMNIA Tier 1.

The OMNIA Health Plans are part of Horizon BCBSNJ's portfolio of plans that we offer our customers.

What are the benefits of the OMNIA Health Plans?

Some of the highlights of the OMNIA Health Plans are:

- No requirement to select a Primary Care Physician;
- No referrals to see participating specialists;
- Lower premiums than comparable plans;
- Lower copayments and deductibles (and in some cases, no deductibles), when using OMNIA Tier 1 doctors, hospitals and other health care professionals.

What are the tiers within the OMNIA Health Plans and how do they work?

With our new OMNIA Health Plans, doctors and other health care professionals in the Horizon Managed Care Network and all hospitals in the Horizon Hospital Network have been placed into one of two tiers – OMNIA Tier 1 or Tier 2. Members can use the [Doctor & Hospital Finder](#) to find participating doctors, health care professionals and hospitals.

OMNIA Health Plan members maximize their benefits and lower their out-of-pocket costs by using the doctors, specialists, other health care professionals and hospitals designated as OMNIA Tier 1. They are still free to see doctors and hospitals in Tier 2, but they will not have the same cost-saving opportunities that they would if they had chosen an OMNIA Tier 1 provider.

All ancillary providers are considered OMNIA Tier 1; however, exceptions may apply when an ancillary provider shares a Tax Identification Number (TIN) with a Tier 2 hospital-owned practice.



How do I find out if my doctor or hospital is OMNIA Tier 1 or Tier 2?

To find out which tier a doctor, hospital or other health care professional will be in effective January 1, 2016, you can visit our [Doctor & Hospital Finder](#) and:

- Select the type of health care professional you're looking for from the What are you looking for? dropdown menu.
- Select your appropriate OMNIA Health Plan from the Choose a Plan to Start dropdown menu.
- Refine your search by using filter boxes.
- View your results and look for providers with the OMNIA Tier 1 logo.

All other participating doctors and hospitals will be listed with the Tier 2 logo.

Members who choose an OMNIA Health Plan can receive eligible care or services from any doctor or other health care professional in the Horizon Managed Care Network and any hospital in the Horizon Hospital Network. However, when members choose doctor, other health care professional or hospital designated as OMNIA Tier 1, they will maximize their benefits and pay less out-of-pocket.

Doctors, other health care professionals and hospitals that do not participate in the Horizon Managed Care Network or Horizon Hospital Network will not display in the search results. In addition, within the search results, you can see if and when a health care professional you're looking for will become an OMNIA Tier 1 health care professional, or if and when the health care professional is leaving the network. Members can use the Doctor & Hospital Finder to find participating doctors, health care professionals and hospitals.

What if I go to/am taken to an out-of-network or Tier 2 hospital in a true medical emergency?

Even if an OMNIA Health Plan member is sent to the emergency room (ER) by his or her doctor, the member will have an ER copayment and may also be responsible for a deductible and coinsurance. Eligible services will be paid at the tier status of the ER facility. This means that if you go to the ER at a Tier 2 facility your Tier 2 out-of-pocket costs will apply.

As always, in a true medical emergency you should seek immediate treatment by going to the Emergency Room (ER) or calling **911** or your local emergency response number. If you go to or are taken to either an out-of-network or a Tier 2 hospital for a medical emergency, you are responsible to pay your Tier 2 ER out-of-pocket costs.

Remember, OMNIA members do not have out-of-network benefits for nonemergency care.



Do OMNIA Health Plans have out-of-network benefits?

There are no out-of-network benefits for OMNIA Health Plans. Except for emergency care, services provided by doctors, hospitals and other health care professionals that don't participate in OMNIA Health Plans are not covered.

Some members may be able to take advantage of the Away-from-Home Care Program, which gives eligible members access to other participating Blue Plan HMOs' participating doctors, facilities and other health care professionals. When outside the state of New Jersey for at least 90 consecutive days, but no more than 180 days, eligible members can call the dedicated Away-from-Home Care team at **1-973-466-8091** to apply for participation and determine if Away-from-Home Care is offered in that geography. Members can also complete and return the Away From Home Care Program application.

BlueCard benefits will be considered Tier 2 for Large Group members who enroll in a plan that includes BlueCard benefits

What is telemedicine and is it included in the OMNIA Health Plans?

HorizonCare Online(SM) is a convenient telehealth service where you can talk with a licensed, board-certified doctor via video chat or phone – 24 hours a day, seven days a week – with no appointment needed. HorizonCare Online is included differently for each market segment. Please check your benefits for more information. As per New Jersey regulations, HorizonCare Online doctors cannot prescribe medications.

Who participates in the OMNIA Health Plans?

OMNIA Health Plans are statewide and offer members the ability to use or receive care from any hospital in the Horizon Hospital Network and any doctor or other health care professional in the Horizon Managed Care Network. For OMNIA Health Plan members, participating doctors, hospitals and other health care professionals are grouped into two tiers – OMNIA Tier 1 and Tier 2. Members can use the [Doctor & Hospital Finder](#) to find participating doctors, health care professionals and hospitals.

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