



## Health Care Dollars and \$ense

*We can combat rising health care costs.*

# Pay \$190 or \$10 for your next office visit...it's your choice.

When you use physicians and other health care professionals who participate with Horizon Blue Cross Blue Shield of New Jersey, you are only responsible for your copayment and any deductible or coinsurance. If you choose an out-of-network physician or health care professional, he or she can bill you for any balance over Horizon BCBSNJ's payment.

### Consider what you would pay for a regular physician's office visit\*:

	In-network	Out-of-network
Charge the physician sends Horizon BCBSNJ	\$350	\$350
Horizon BCBSNJ's allowed charge	\$150	\$200
Horizon BCBSNJ pays	\$140	\$160
<b>You pay</b>	<b>\$10</b>	<b>\$190</b>
	(copayment)	(\$40 coinsurance plus \$150 balance-billed amount)

Plus, when you choose a physician from Horizon BCBSNJ networks, you can be confident that your physician has passed our rigorous quality standards. With close to 26,000 physicians in the Managed Care network and over 30,000 in the Traditional network, finding the right participating physician or other health care professional is easy. Just visit [www.HorizonBlue.com](http://www.HorizonBlue.com) and click *Provider Directory*.

### You can use our online directory to:

- Find the in-network physician or specialist nearest your home or workplace.
- Sort physicians by gender, languages spoken, or whether they are accepting new patients.
- Receive maps and directions to and from the physician's office.
- View a detailed street map locating the physician's office.

Your choices can help you get and stay healthy while combating the rising costs of health care. To learn more about what Horizon BCBSNJ is doing to keep health care affordable for our members, or for more strategies to help you maximize your health insurance coverage, please explore our Health Care Dollars and \$ense resources at [www.HorizonBlue.com/Informed](http://www.HorizonBlue.com/Informed).

\* Example assumes a \$10 office visit copayment and 80 percent out-of-network benefit. It also assumes that any deductible has already been met.

