A Message to

Business Office Managers

8000 Midlantic Drive, Suite 333, Mt. Laurel N.J. 08054

Memorandum

TO: All AmeriHealth Participating Hospitals in New Jersey

FROM: Kathleen Mariano
Manager, Provider Relations

DATE: November 2003

SUBJECT: AmeriHealth NJ HMO Small Employer Health Coinsurance Plan

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Effective January 1, 2004, two new AmeriHealth NJ HMO options will be available for Small Employer Health (SEH) customers. The two new HMO plans, Coinsurance Option 1 and Coinsurance Option 2 will include deductible and coinsurance plan features that are new to AmeriHealth NJ HMO.

Product features include:

- Coinsurance at 60% or 70% for in-network services, such as inpatient and outpatient hospital services, durable medical equipment, ambulance, private duty nursing, prosthetics, and dialysis.

- Deductibles of $1,000 individual/$2,000 family or $2,000 individual/$4,000 family. Deductible applies to coinsurance services only.

- In-network preventive care, specialist, and OB/GYN visits are subject to copays only; deductible and coinsurance do not apply.

- Services, such as mammograms, chemotherapy/radiation therapy, lab work, and home health care, are not subject to copays or coinsurance; however, some of these services require preauthorization.

- Two-tiered radiology benefit with a lower copay for routine x-rays and a higher copay for special radiology services, such as MRI/MRA, CT Scans, and PET Scans.

If you have any questions concerning the new AmeriHealth HMO NJ SEH plans, please you Hospital Coordinator or contact Provider Relations at 856-778-6500.