



MEMORANDUM

TO: All LibertyHealth Employees

FROM: Mary Cataudella

DATE: January 11, 2012

RE: **Questions and Answers regarding the LibertyCare Inner Circle**

As we roll out the LibertyCare Inner Circle, we wanted to address some of the questions and concerns our employees have. Below find answers to commonly asked questions.

Q. How do I enroll in the LibertyCare Inner Circle?

A. *If you are currently enrolled in the following LibertyHealth health insurance plans you have access to the Inner Circle as of January 1, 2012:*

- *Horizon PPO*
- *Horizon POS*
- *QualCare PPO*
- *QualCare HMO*

In order to take advantage of the Inner Circle benefits, simply chose a physician/provider that participates in the LibertyCare Inner Circle program for you, and your covered dependents' health needs and come to Jersey City Medical Center or one of its other affiliates for your healthcare services. There is no extra paperwork to complete.

Q. What if I am an employee but my family and I are covered under my spouse's insurance? Can we receive the Inner Circle benefits?

A. *Although you are an employee of LibertyHealth, you must also be enrolled in one of our health plans to be eligible for Inner Circle benefits.*

Q. What if I need ambulatory surgery? Can I use the Surgi-Center in the MOB across the street?

A. *Liberty Ambulatory Surgery Center LLC is reviewing an Agreement with LibertyHealth to participate in the LibertyCare Inner Circle.*

Q. How do I know which Jersey City Medical Center doctors participate?

A. *A Physician Directory of LibertyCare Inner Circle participants is attached. In addition, a link will be available on LibertyHealth's main employee website which will provide access to the directory. It is recommended that the online directory be visited as ongoing updates will be posted. More physicians and other providers are expected to join the program in the coming months.*

Q. How will services through some of our health care partners be covered?

A. *Along with many of the doctors who have admitting privileges at Jersey City Medical Center, all of the physicians associated with Emergency Medical Associates (EMA), Sheridan Anesthesiology, Sheridan Pediatrics and University Radiology Group have agreed to participate in the Inner Circle.*

Q. What if I do receive a bill while participating in LibertyCare Inner Circle and I think it is incorrect?

A. *Contact Member Services at your respective plan - Horizon BCBSNJ or QualCare – and they will be able to assist you with correcting any billing or claims issues.*

Q. What if I need a service that is not offered by the Inner Circle?

A. *You would need to select a network or out-of-network provider for these services.*

Q. How can you assure that my private health information (PHI) is protected?

A. *A software program installed in May 2004 called Horizon Patient Folder (HPF) used by our Medical Records department maintains detailed audit trails on all patient records. A log is created and maintained showing who accessed any records, when, where, and exactly what was viewed. Within 24 hours after discharge, medical records are scanned into the HPF and can be audited at any time. X-rays, labs and operative reports are input directly into the system without paper. Since 2004, there has **never** been an incident of violation of patient information privacy.*

Aliases can also be used by employees for added confidentiality. This is actually available to any patient. After discharge, Medical Records are updated with the real patient name. To further support our effort to maintain the strictest privacy, the Human Resources Privacy Policy has been revised to incorporate severe penalties associated with violations.

Q. Will I still have to pay the annual deductible if I participate in the LibertyCare Inner Circle?

A. No, there are no deductibles under the LibertyCare Inner Circle Program.

Q. What does it mean that LibertyHealth is 'self-insured'?

A. This means that all claims and costs for any services are paid by LibertyHealth. Although you receive a statement from Horizon or QualCare, these companies simply process the claims and paperwork for a fee that LibertyHealth pays for per employee for the health benefit coverage.

For example: A baby delivered in Christ Hospital at a cost of \$7,000.00.

Horizon bills LibertyHealth on behalf of Christ Hospital for delivery of the baby at a cost of \$3,000.00. LibertyHealth is obligated to pay the \$3,000 claim.

Attachment