



## NJ Protect: NJ High Risk Pool

NJ Protect is New Jersey's health plan for uninsured adults with pre-existing conditions. This plan offers temporary coverage until the full provisions of the health care reform take effect in January 2014. To apply, interested individuals may download the application online at [http://www.state.nj.us/dobi/division\\_insurance/njprotect/index.htm](http://www.state.nj.us/dobi/division_insurance/njprotect/index.htm). Interested individuals may also contact Horizon Blue Cross and Blue Shield of NJ directly online at [www.horizonblue.com](http://www.horizonblue.com), by phone at 888-551-2130, or by mail at P.O. Box 1330 Newark, NJ 07101-1330.

### **What NJ Protect Covers:**

- Office visits
- Hospital care including emergency room
- Care and treatment of injury and illness by surgical and non-surgical means
- Transplant benefits
- Prenatal and maternity care
- Immunizations and well-child care
- Screenings, including mammograms, pap smears and prostate exams
- X-ray and laboratory services
- Blood and blood products
- Anesthesia
- Ambulance service
- Durable medical equipment
- Prosthetics and orthotic appliances
- Biologically based mental illness and alcoholism services
- Certain non-biologically based mental illness and substance abuse services
- Home health care
- Hospice care
- Rehabilitation services
- Therapy services (physical, occupational, speech, etc.)
- Prescription rugs
- Certain infant formulas

**Eligibility:** To be eligible, you must be a U.S. citizen or lawful resident, be a NJ resident, have a pre-existing condition, have been without any creditable coverage for the previous 6 months, and NOT be eligible for coverage under Medicare or a group plan.

**Cost:** The monthly premium for NJ Protect varies based on the chosen plan and the age of the participant, ranging from \$212.63 to \$767.95 per month. Cost sharing also varies depending on the chosen plan; however, all the plans have a \$5,000 maximum out-of-pocket limit per year.

*In response to the Patient Protection and Affordable Care Act and the Health Care and Education Tax Credit Reconciliation Act, collectively known as Health Care Reform, Kistler Tiffany Benefits has formed a Health Care Reform committee to monitor legislation and provide guidance to our valued clients. Our team is creating user-friendly tools and resources, as well as establishing best practices for our clients in regards to the application of this legislation. For more information regarding our services, please contact us at [reform@ktbenefits.com](mailto:reform@ktbenefits.com).*

*The information contained herein is for informational purposes only and is not intended as legal or tax advice.  
KTB HR Services Rev. 8/6/10*