

When you have Medicaid and other health insurance



If you have coverage through another insurance plan, including Medicare, in addition to Horizon NJ Health, your doctor must use the other insurance plan for payment before he or she bills Horizon NJ Health for your care. To be sure that the doctor bills the correct plan, show ALL of your insurance member ID cards when you go to the doctor.

When using benefits covered by the other insurance plan, follow the requirements of that plan. This includes the need for using network doctors.

The Division of Medical Assistance and Health Services (DMAHS) has a publication with more information for members enrolled in both Medicare and Medicaid, "When You Have Medicaid and Other Insurance." This can be found on their website at state.nj.us/humanservices/dmahs/home/Medicaid_TPL_Coverage_Guide.pdf. If you would like a copy of the publication or have questions, you may call Member Services at **1-800-682-9090** (TTY **711**).

When you have both Medicare and NJ FamilyCare/Medicaid	
If the service is:	Use this type of doctor:
An approved, Medicare covered benefit (for example: primary care, lab tests, specialists, outpatient hospital service, radiology)	Use a Medicare doctor (does not need to be in the Horizon NJ Health network).
Inpatient hospital care	Use a Medicare hospital. If possible, use a hospital also in the Horizon NJ Health network.
Emergency care received at a hospital emergency department	Go to the nearest hospital.
A medically necessary service not covered by Medicare but covered by Horizon NJ Health (for example: dental services, hearing aids, personal care assistant services)	Use a Horizon NJ Health network doctor.
Rendered by a provider who has opted out of Medicare for Medicare Part A and Part B members and is not in Horizon NJ Health's network	Use providers who participate in Medicare to avoid being responsible for medical bills.
Rendered to a Medicare Advantage Health Plan member by an unapproved, uncovered out-of-network provider	Use providers who are in the Medicare Advantage Health Plan's provider network, to avoid being responsible for medical bills.
A prescription drug covered under Medicare Part D	Use a Medicare participating pharmacy.
For nursing facility care, including short-term inpatient rehabilitation settings	For guidance, contact the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY 711), Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) or Horizon NJ Health Member Services at 1-800-682-9090 (TTY 711).



When you have other insurance and NJ FamilyCare

If the service is:	Use this type of doctor:
An approved, covered benefit from the other insurance, prescription drugs and inpatient hospital stays	Use a doctor from that insurance's network (does not need to be in the Horizon NJ Health network).
A medically necessary service that may not be covered by the other insurance but is covered by Horizon NJ Health (for example: personal care assistance services, family planning services)	Use a Horizon NJ Health network doctor.
Rendered by a provider that is not in your other health insurance provider network and is not in Horizon NJ Health's provider network and was not authorized by your other health insurance	Use providers who are in your other insurance's provider network to avoid being responsible for medical bills.
A prescription drug covered by your other health insurance	Use a pharmacy that participates with your other health insurance to receive your prescription drugs.
A prescription drug not covered by your other health insurance, but is covered by Horizon NJ Health	Use a pharmacy in Horizon NJ Health's network.
An inpatient stay in your other health insurance provider hospital	Use a hospital that is in your other health insurance provider network. If possible, use a hospital that is also in Horizon NJ Health's network.
Emergency care received at a hospital emergency department	Go to the nearest hospital.
For nursing facility care	Use a facility that is in both your other health insurance and Horizon NJ Health's provider networks.