



Your Health. Our Purpose.

## Frequently Asked Questions

**1. What is happening?**

For several months, Advocare has been in negotiations with Horizon Blue Cross Blue Shield about extending our contract. Unfortunately, despite our best efforts, the two sides have not been able to reach a fair agreement. We continue to negotiate in good faith, and we will do all we can to limit any disruption to our patients.

**2. When will the termination of the Horizon BCBS contract go into effect?**

Advocare has a contract with Horizon to provide medical care to its customers that will expire at the end of the current contract on June 30, 2024.

**3. How far apart are Advocare and Horizon BCBS in these negotiations?**

There is a significant difference between Horizon's proposal and what our offices need to continue providing the level of services you *expect and deserve*. Advocare is committed to providing the highest quality and service and the most cost-effective care to our patients. We provide numerous services that other groups do not. After-hours Call Center access, Care Coordination with specialized nursing, and extended evening and weekend hours, are just a few of the services our patients have become used to receiving. Like everyone, our practices have experienced rapidly rising costs and inflation, and payments from the insurance companies have not kept pace.

**4. Do you anticipate ongoing negotiations with HBCBS after the current contract is terminated?**

We absolutely do not want to disrupt the care we provide our patients. Our goal is to reach an agreement with Horizon BCBS well before the contract terminates. We will, however, continue to negotiate in good faith, even after the contract ends, if a fair and equitable agreement is possible.

**5. Is this a trend affecting other providers?**

Advocare's situation with Horizon is not unique. The strain of rising healthcare costs is felt across all parts of healthcare. As you see in the news, numerous hospitals, and physician groups in New Jersey as well as throughout the country, are terminating their relationships with multiple insurance companies. While Advocare has sought to control costs in the face of inflation and other factors, we need our payers to do their part and agree to fair, equitable contracts.

Physicians like those in Advocare are on the front lines helping patients to remain healthy and treat illness. We need the support of insurance companies like Horizon to do their best on behalf of our patients and communities.

**6. Will it be possible for a short-term extension of the existing contract to cover patients while negotiations continue if a new contract cannot be reached?**

We remain hopeful for a long-term extension that fairly addresses the rising costs associated with assuring we are able to maintain the level of patient care and service you deserve. We will continue negotiating in good faith.

**7. What does this mean to those Horizon BCBS subscribers now being cared for by Advocare physicians and specialists?**

We regret the challenges our patients may experience, and we will do all we can to limit it. Through the end of June, Horizon BCBS subscribers are welcome to continue their primary and specialty care services at Advocare's Care Centers. We will work with our patients to schedule services convenient to their needs.

**What we can we as patients do in support of Advocare physicians?** Please call Horizon at 1-800-355-2583 or message them at [https://my.horizonblue.com/new\\_message](https://my.horizonblue.com/new_message) and:

- a. Let them know you are concerned about the potential of losing access to your provider from which you receive great care and service.
- b. Please also let them know about the possibility of having more out of pocket cost to see your Advocare provider if Horizon does not have them in network.
- c. Also, please ask Horizon to work with Advocare to keep them as in-network providers.