



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work*SM

Brief Notes

News for Brokers and Consultants

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Horizon Blue Cross Blue Shield of New Jersey Launches a New Technology Payments System

Horizon Blue Cross Blue Shield of New Jersey is pleased to introduce our new payments system called the Universal Payments System (UPS). This innovative system rolls out in November 2001, and continues into 2002, until all systems have been converted.

This system helps improve service to our customers by combining all payments from most Horizon BCBSNJ products on a single statement. The UPS statement includes a comprehensive listing of dates of service, products, payments (including late interest) and detailed accounts receivable information.

The UPS also generates an Explanation of Benefits (EOB) that gives details on all claims for all members. Claims information for the subscriber and his/her dependents appears on one convenient EOB. In addition, the EOB has a more reader-friendly format and provides additional information about how the claim was paid. When the UPS launches, EOBs to members will include a guide that explains the features of the new format. For your reference, a sample EOB guide is attached.

Please inform your clients about our new payments system. For more information on this new system, contact your sales representative or account manager.

The UPS is just one way we are leveraging technology and *Making Healthcare Work* for our customers.