

# *Looking at NJ Medicaid Oral Health Quality Performance for Children*

*Through a Secret Shopper Market Survey of the MCO Network Directories for Children Ages 0 to 6*

**January 2025**



NEW JERSEY  
HEALTH CARE  
**QUALITY  
INSTITUTE**



The mouth is the gateway to the rest of the body.

Good oral health is **vitaly important** to the **health and wellbeing** of everyone.



*National Institutes of Health: Oral Health in America: Advances and Challenges. Bethesda, MD: US Department of Health and Human Services, National Institutes of Health, National Institute of Dental and Craniofacial Research, 2021.*

## Importance of Oral Health


Visit the dentist by your baby's first birthday to spot signs of problems early.

- CDC

When your baby's first tooth comes in (or no later than their first birthday), take them to the dentist.

- HRSA

A dental visit for children by 1 year of age.



- The American Academy of Pediatrics, the American Academy of Pediatric Dentistry, the American Dental Association, American Dental Hygienists' Association, and the American Association of Public Health Dentistry all recommend.

The age 1 dental visit is a foundation for building a lifetime of good oral health.

- US Department of Health and Human Services and Administration for Children and Families



## Quality Measures

The AAPD recommends linking children to a Dental Home by age 1 or the eruption of the first tooth.

However, as a state we are failing our families!

The quality measures released show that

- By age 1 less than 1% of children see a dentist
- At age 2-3 only 22% have preventive care
- At age 3-5 only 50% do

**The average for all ages was 44%**

## Oral Health Data

In **2023** the New Jersey DOH collected oral health data for the first time:

- **36%** of all NJ 3rd graders had untreated dental disease, compared to the national average of 20%.
- **24%** of NJ's Head Start children have untreated decay, compared to 12% nationwide.
- On any given day **15%** of NJ's 3rd graders need **URGENT** dental care.



## NJ FamilyCare Results- Measure Year 2022

### Oral Evaluation, Dental Services (OEV-CH) by Percentage of Enrollees

Age Group	Aetna	Wellpoint	Horizon	UnitedHealth	Fidelis	NJ Medicaid Average
< 1 Year	0.08	0.83	0.95	1.23	1.16	0.92
1 to 2 Years	8.52	16.6	24.72	23.39	25.37	22.01
3 to 5 Years	27.02	47.9	52.54	54.87	46.18	50.54
6 to 7 Years	31.11	56.98	61.42	63.42	52.24	59.37
8 to 9 Years	32.4	57.73	61.62	63.78	54.75	60.02
10 to 11 Years	30.33	55.79	60.31	62.24	52.21	58.59
12 to 14 Years	28.14	52.03	56.98	60.04	49.37	55.58
15 to 18 Years	20.85	44	48.19	52.2	41.34	47.25

## NJ FamilyCare Results- Measure Year 2022

### Topical Fluoride for Children (TFL-CH) by percentage of enrollees

Age Group	Aetna	Wellpoint	Horizon	UnitedHealth	Fidelis	NJ Medicaid Average
1 to 2 Years	5.03	13.99	12.48	14.66	16.33	12.68
3 to 5 Years	1.73	23.07	24.23	29.12	21.94	23.69
6 to 7 Years	0.57	25.77	27.33	32.26	23.25	26.77
8 to 9 Years	0.61	25.56	26.39	32.79	23.73	26.47
10 to 11 Years	0.44	22.93	25.24	30.37	20.76	24.91
12 to 14 Years	0.23	19.33	21.69	27.13	18.63	21.65
15 to 18 Years	0.1	10.73	13.64	17.31	10.9	13.5

## NJ FamilyCare Results- Measure Year 2022

### Sealant Receipt on Permanent First Molars (SFM-CH) by percentage of enrollees

Rate Type	Aetna	Wellpoint	Horizon	UnitedHealth	Fidelis	NJ Medicaid Average
Rate 1 (At Least One Sealant)	23.78	20.32	7.59	37.86	46.62	17.33
Rate 2 (All Four Molars Sealed)	14.4	10.76	4.09	22.42	31.06	9.99



# Importance of Oral Health

## Keeping Your Child's Smile Healthy

All children are at risk for tooth decay and gum disease. Both are preventable and you can play a key role in your child's oral health. Healthy "baby" teeth and permanent teeth are important to your child's overall health and wellness!



### Take your child to the dentist by their First Birthday

- All children should visit the dentist when their first tooth comes in. Seeing the dentist to prevent disease helps keep your child healthy.
- Their pediatrician can give a referral to the dentist at your regular visit and must refer your child to the dentist by their first birthday.
- Your child should visit the dentist twice a year. These visits include an oral exam, X-rays if needed, and preventive services that include cleaning, a fluoride application and instructions to parents/caregivers on how to keep your child's teeth clean.
- Make and keep scheduled dental visits and make sure that all needed treatment is completed.

## Dental Services for Children in NJ FamilyCare

Your child should have a dental home. A dental home is where your child receives all of their dental care in a compassionate, caring, family-focused setting. Your NJ FamilyCare health plan will work with you to find a dental home for your child by their first birthday. Please call the Dental Benefits number on your I.D. card or visit your health plan's website for assistance.

**Your child cannot have good overall health without good oral health.**

Dental Service by Dental Professional	0-1 yr	2-6 yrs	7-20 yrs
<b>A1. Oral Evaluation (Exam)</b>	yes	yes	yes
<b>2. Caries/Cavities Risk Assessment</b>	yes	yes	yes
<b>B. Fluoride Supplements</b>	yes	yes	yes
<b>C. Fluoride Varnish*</b>	yes	yes	yes
<b>D. Prophylaxis with Fluoride</b>		yes	yes
<b>E. Sealants</b> (Permanent teeth to age 16 yrs)		yes	yes
<b>F. Radiographs/x-rays</b> (Non-emergency)	yes	yes	yes
<b>G. Dental Treatment</b>	yes	yes	yes

- ◆ **Oral Evaluations** (including oral hygiene instructions), **Fluoride varnish** and **Cleanings** with fluoride can be provided twice a year or more frequently based on medical necessity and for children with special health care needs.
- ◆ A prescription for **fluoride supplements** may be given by either your dentist or primary care provider (PCP) to help prevent cavities.
- ◆ \*The application of **fluoride varnish** to protect teeth from cavities can also be done for children through the age of 5 by their PCP followed by a referral to the dentist for an oral evaluation, X-rays as needed, cleaning and dental treatment.
- ◆ A **Caries/Cavities Risk Assessment** – should be done once a year to determine your child's risk of developing cavities. The visit includes an oral evaluation, instructions on brushing, oral health, safety and nutritional counselling to parents/caregivers and children.
- ◆ **Sealants and repairs of sealants** should be provided to premolars and permanent molars of children between the ages of 6 through 16 to help prevent cavities
- ◆ **Dental treatment** services for primary "baby teeth" and permanent teeth include: **fillings, stainless steel crowns, treatment for toothache and extractions** and should be provided when recommended by your child's dentist.

**NJ FAMILYCARE**  
Cobertura médica económica. Atención médica de calidad.

1-800-701-0710  
TTY 1-800-701-0720  
www.njfamilycare.org

NJ FamilyCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, age or disability. If you speak any other language, language assistance services are available at no cost to you. Call 1-800-701-0710 (TTY: 1-800-701-0720).

Chinese: NJ FamilyCare 遵守适用的联邦人权法律，不会因种族、肤色、国籍、性别、年龄或残障而进行歧视。如果您讲中文，您可以免费获得语言协助服务。致电 1-800-701-0710 (TTY: 1-800-701-0720)。

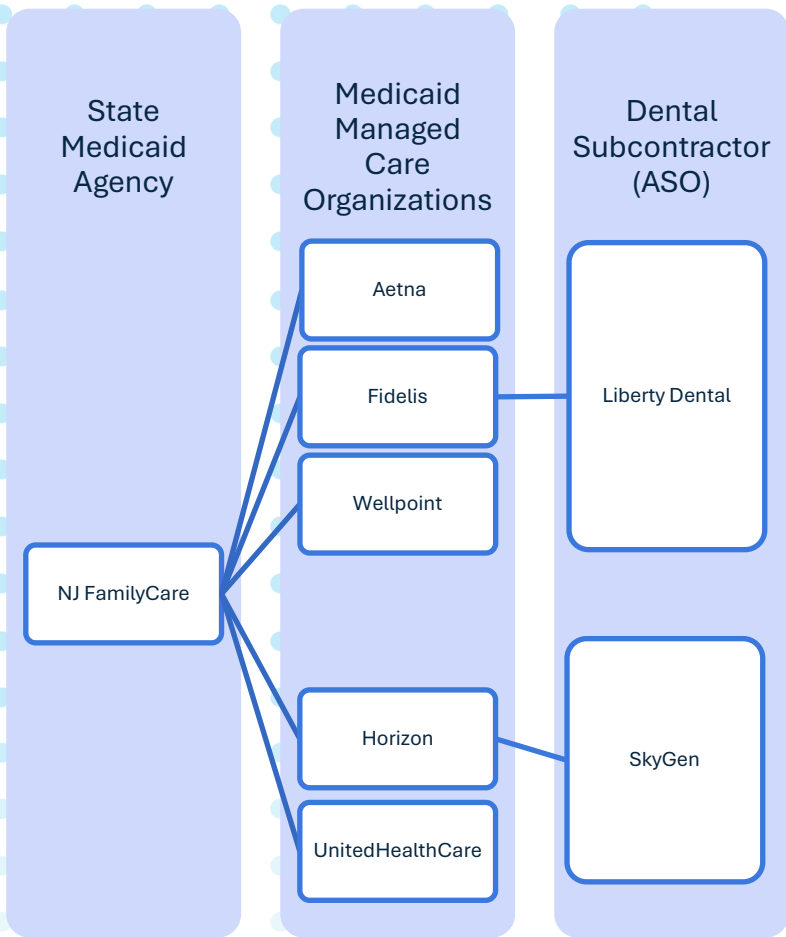
DNMAG-NJFCPT-0217

# New Jersey's Promise of Dental Home by Age One

A dental home is where a child receives all their dental care in a compassionate, caring, family-focused setting.

Your NJ FamilyCare health plan will work with you to find a dental home for your child by their first birthday.

Dental Service by Dental Professional	0-1 yr	2-6 yrs	7-20 yrs
<b>A1.</b> Oral Evaluation (Exam)	yes	yes	yes
<b>2.</b> Caries/Cavities Risk Assessment	yes	yes	yes
<b>B.</b> Fluoride Supplements	yes	yes	yes
<b>C.</b> Fluoride Varnish*	yes	yes	yes
<b>D.</b> Prophylaxis with Fluoride		yes	yes
<b>E.</b> Sealants (Permanent teeth to age 16 yrs)		yes	yes
<b>F.</b> Radiographs/x-rays (Non-emergency)	yes	yes	yes
<b>G.</b> Dental Treatment	yes	yes	yes



## Dental Care Access Required in NJ FamilyCare MCO Contract

**Provider Directory Requirements:** Separate listing of dental providers who provide dental services to members under the age of six ; These listings shall be updated as needed and at a minimum quarterly. (section 4.8.4.c)

Include and make available sufficient number of primary care dentists; Pediatric dentists shall be included in the network and may be both primary care and specialty care providing primary care ratio limits are maintained. (section 4.8.8.A.2).

For dental appointments, be able to provide routine non-symptomatic care and/or specialist referrals within twenty-eight (28) days of member request. (section 5.12.N)

The Flow Chart to the left is the shifting of financial risk, but ***responsibility to the children*** remains with the state and MCOs.

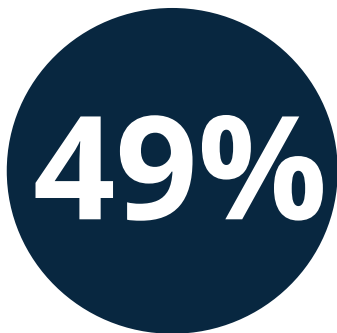
## Quality Institute Secret Shopper Research Questions

**Q1:** Of the practices listed in Medicaid Managed Care Organization (MCO) dental provider directories as serving children aged 0-6, what percentage offer appointments for patients in this age group?

**Q2:** Of the practices listed in the MCO provider directories as serving children aged 0-6, what percentage of the information listed is accurate?



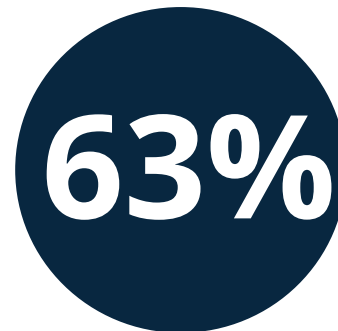
## Results



The MCO 0-6 directories were accurate **49%** of the time regarding **providing care for a 2-year old**.

**51%** of the time the practice said they **did not schedule appointments** for **2-year olds**.

## Results



Of the practices listed in the MCO 0-6 directories reported that they **were in-network with the the MCO** at the time of the call.

The balance of the time, **(37%)** the practices reported they did **not accept that insurance**.

## Patient Access Areas of Concern

Providers with waiting lists of 6 months long.

Providers with waiting of 300+ names long.

First appointments are exams only, not cleanings.

Overall, provider representatives on the phone have common misconceptions about what age is appropriate to begin seeing a dentist.

## 0-6 Year Old Network Directory Areas of Concern

51% listed on the 0-6-  
directory do not accept  
children aged 2 years old

37% listed do not accept  
the insurance for which  
they were listed in that  
MCO 0-6 directory

14% of practices were  
unreachable, with no  
answer after two attempts  
to call; 4% couldn't be  
reached because the  
wrong number was listed

Appointment Availability:  
Average  
Wait Time: 31.54 days

# Background & Additional Data





## Secret Shopper Methodology

### Script Design:

Created a script for scheduling dental appointments, including specific questions and responses.

### Practice Selection:

Chose practices from all five Medicaid MCO Directories of Dentists Treating Children under the Age of 6. Only general and pediatric dentists were chosen (824). This included FQHCs.

### Process:

**All 824 practices were called.**

Attempted to schedule an appointment for a two-year-old child.



## New Jersey Statewide Secret Shopper Results

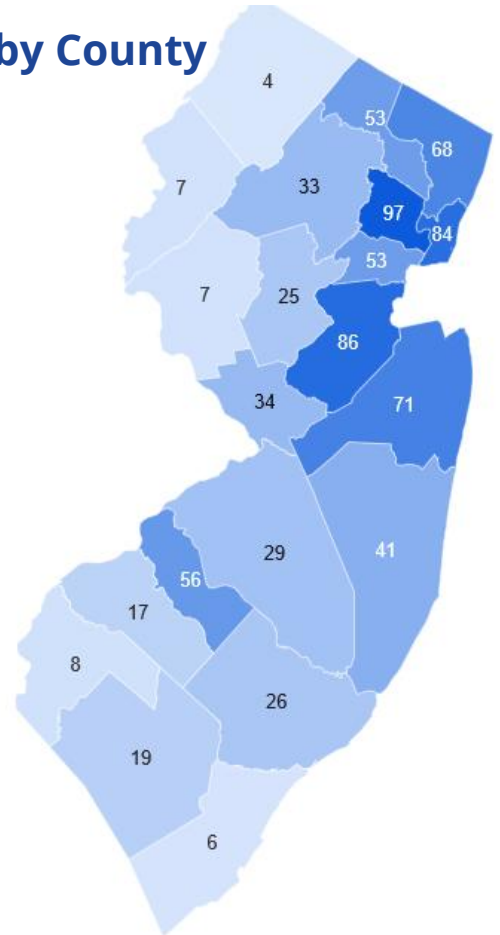
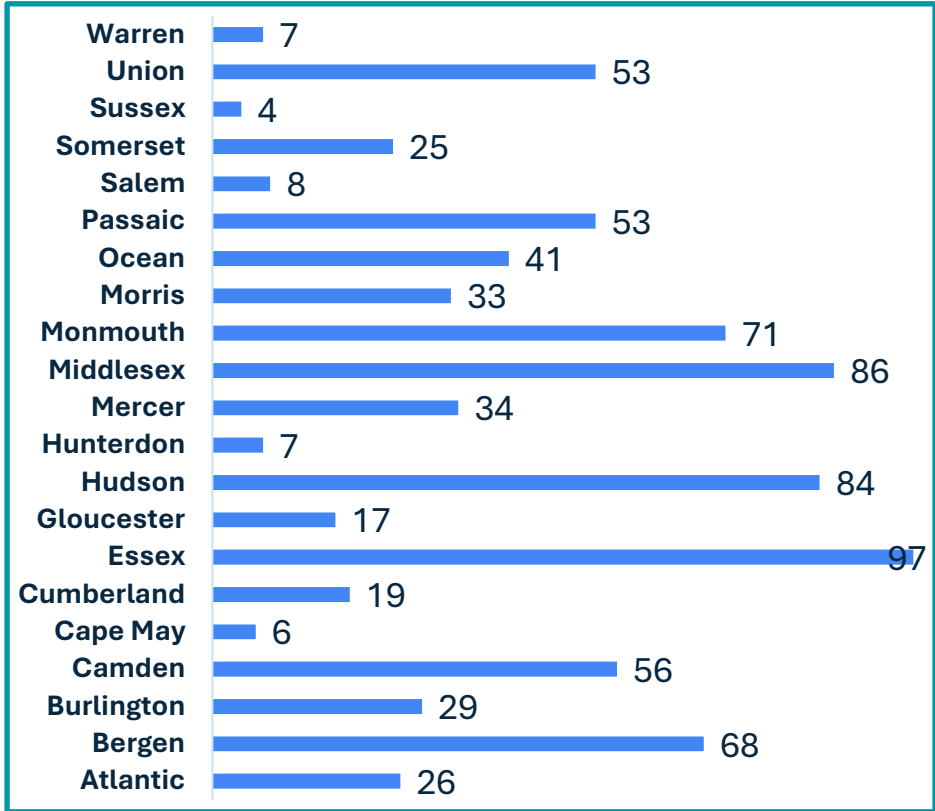
New Jersey Health Care Quality Institute - July 2024

Statistics	Results
Number of Listed Practices	824 offices
Reached Practices	86.04%
Unreachable Practices	13.96%
Incorrect Phone Number	4.25%
Actual Matches Directory for Age	49.03%
Actual Matches Directory for Insurance	63.23%
Offering Multiple MCOs	62.14%
Not Accepting New Patients	2.18%
Hold Time	9 mins
Average Appointment Date Distance	31.54 days away
Median Appointment Date Distance	12 days
Range of Appointment Date Distance	0-381 days

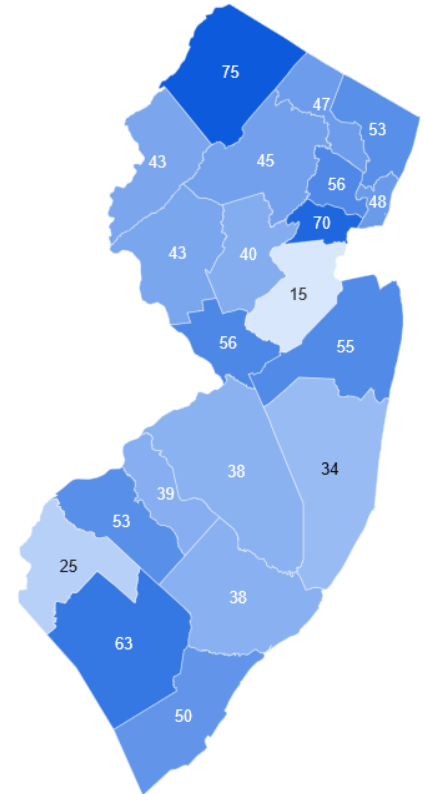
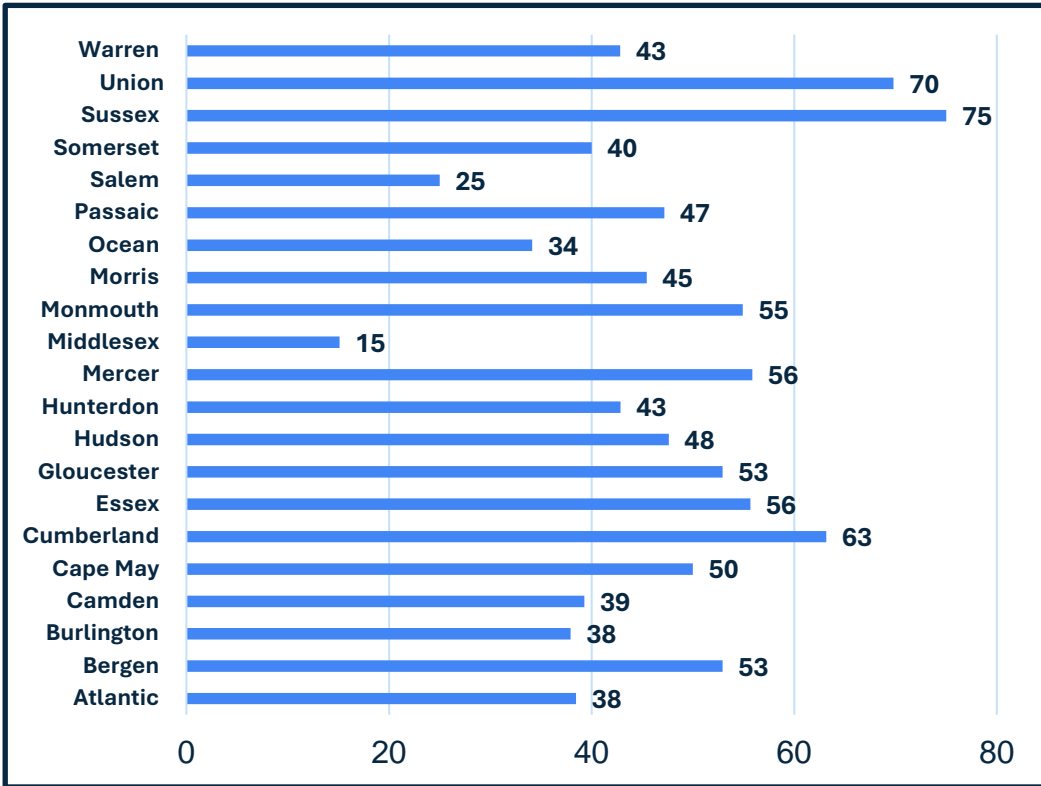
## Data Categories & Definitions

Category	Definition
<b>Number of Listed Practices</b>	Number of offices from all MCO directories that "Accept patients 0-6 years old" that are listed as either pediatric dentistry or general dentistry.
<b>Reached Practices</b>	Percentage of offices that were called that answered the phone and were able to respond to questions.
<b>Unreachable Practices</b>	Percentage of offices called that did not answer after repeated attempts (at least two calls).
<b>Incorrect Phone Number</b>	Percentage of offices that were unreachable due to an incorrect phone number listed on the directories.
<b>Actual Matches Directory for Age</b>	Percentage of offices that were able to accept appointments for patients ages 2 and up.
<b>Actual Matches Directory for Insurance</b>	Percentage of offices that accepted the MCO insurance used during the call, selected randomly from the list provided.
<b>Offering Multiple MCOs</b>	Percentage of offices that accept multiple MCOs, extracted from the MCO directory listings.
<b>Not Accepting New Patients</b>	Percentage of offices that stated that they were no longer accepting new patients during a call.
<b>Hold Time</b>	Maximum average wait time for calls that placed our researchers on hold.
<b>Average Appointment Date Distance</b>	Average length of time until an available appointment.
<b>Median Appointment Date Distance</b>	Median length of time until an available appointment.

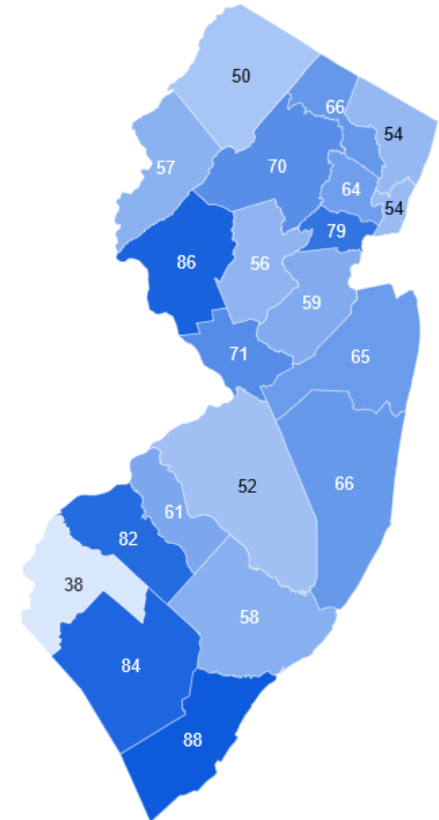
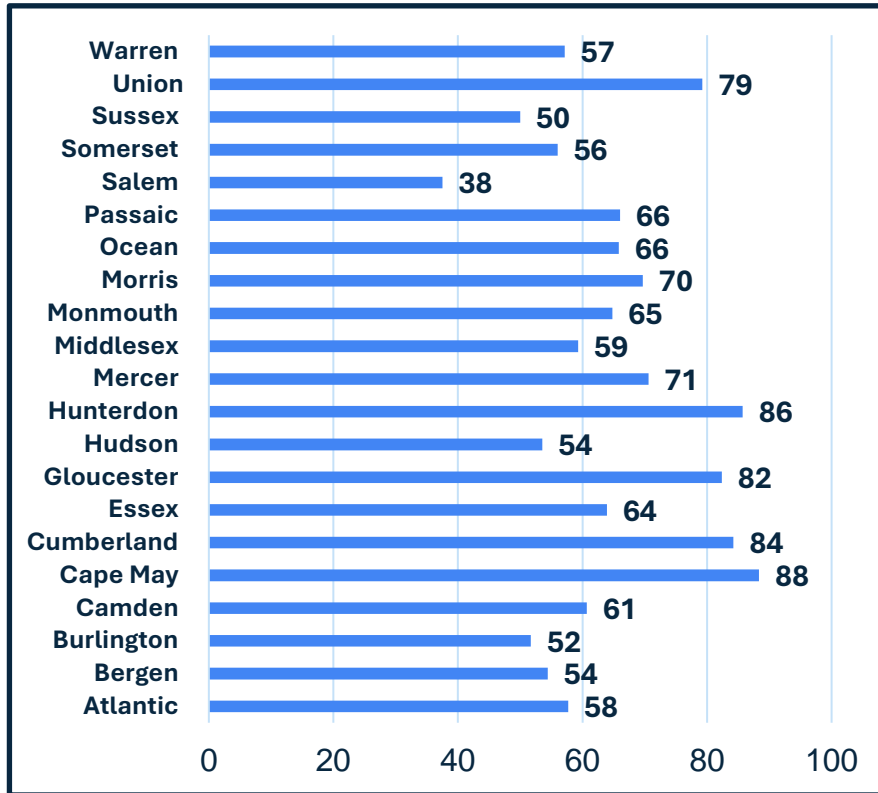
# Number of Dental Practices Listed in 0-6 Directories by County



# Percentage of the 0-6 Directory Listings With Accurate Information That Practice Provides Dental Care for Two Year Olds



# Percentage of 0-6 Directory Listings With Accurate Insurance Network Information



## Context

For context, as of July 2024, total children’s enrollment in NJ FamilyCare, **ages 0-18, was 816,774.**

Enrollment by county listed to the right.

The number of children 0-6 is not publicly available.

County	Total Enrollment - Children 0-18
Atlantic	29,726
Bergen	49,495
Burlington	28,696
Camden	54,885
Cape May	6,884
Cumberland	24,453
Essex	101,756
Gloucester	20,244
Hudson	74,313
Hunterdon	4,277
Mercer	39,123
Middlesex	65,599
Monmouth	36,341
Morris	19,357
Ocean	97,139
Passaic	69,074
Salem	6,666
Somerset	16,720
Sussex	6,053
Union	58,187
Warren	7,046
<b>Total</b>	<b>816,774</b>

# Thank you!

Connect with us today at [njhcqi.org](https://njhcqi.org) | 609.452.5980





Dental Office Name	County:	Included in Directory	Name of Insurance asked about:	Insurance taken	Appointment Possible for 2 YO
1	Somerset	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	
2	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
3	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	<b>Fidelis</b>		
4	Camden	Horizon NJ Health	Horizon	Y	Y
5	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	<b>Aetna</b>		
6	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>UHC</b>		
7	Passaic	Horizon, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
8	Monmouth	Horizon NJ Health	Horizon		
9	Middlesex	United Health Care	UHC	Y	Y
10	Somerset	Horizon & UHC	Horizon	Y	Y
11	Hudson	Horizon NJ Health	Horizon	Y	Y
12	Middlesex	Horizon NJ Health	Horizon	Y	Y
13	Middlesex	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
14	Monmouth	United Health Care	UHC	Y	Y
15	Hudson	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
16	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
17	Essex	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
18	Bergen	United Health Care	<b>UHC</b>		
19	Atlantic	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
20	Mercer	Horizon NJ Health	Horizon	Y	Y
21	Union	United Health Care	UHC	Y	Y
22	Essex	Horizon NJ Health	Horizon	Y	
23	Mercer	Horizon NJ Health	Horizon	Y	Y
24	Monmouth	United Health Care	UHC	Y	Y
25	Morris	United Health Care	UHC	Y	Y
26	Warren	Horizon, Fidelis, Wellpoint, & UHC	Fidelis		
27	Ocean	United Health Care	UHC		
28	Passaic	Aetna & Wellpoint	Wellpoint	Y	Y
29	Morris	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
30	Hudson	United Health Care	UHC	Y	Y
31	Essex	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
32	Essex	United Health Care	UHC	Y	Y
33	Union	United Health Care	UHC	Y	Y
34	Monmouth	Horizon NJ Health	Horizon	Y	Y
35	Burlington	Aetna, Fidelis, Wellpoint, & UHC	<b>Aetna</b>		
36	Bergen	Horizon & UHC	Horizon		
37	Bergen	Horizon & UHC	UHC	Y	
38	Monmouth	Horizon, Fidelis, Wellpoint, & UHC	Fidelis		
39	Atlantic	Horizon & Fidelis	Fidelis		
40	Burlington	Horizon NJ Health	<b>Horizon</b>		
41	Camden	Horizon NJ Health	Horizon	Y	
42	Somerset	United Health Care	UHC		
43	Essex	Horizon & UHC	Horizon	Y	
44	Mercer	Horizon & UHC	UHC	Y	Y
45	Gloucester	Horizon & Fidelis	Fidelis		
46	Somerset	Aetna, Fidelis, Wellpoint, & UHC	<b>Fidelis</b>		
47	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
48	Middlesex	United Health Care	UHC	Y	Y
49	Passaic	United Health Care	UHC	Y	Y
50	Somerset	Horizon NJ Health	<b>Horizon</b>		
51	Middlesex	Aetna, Wellpoint, & UHC	Aetna	Y	Y
52	Monmouth	Horizon NJ Health	Horizon	Y	
53	Ocean	Horizon NJ Health	<b>Horizon</b>		
54	Monmouth	Horizon NJ Health	Horizon		
55	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
56	Warren	Horizon & UHC	Horizon	Y	Y
57	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	
58	Camden	Horizon & UHC	UHC	Y	
59	Union	Horizon, Aetna, Wellpoint, & UHC	Aetna		
60	Passaic	Horizon & UHC	UHC	Y	Y

**Notes on Data Collection:**

All dental offices from each of the 5 MCO 0-6 Directories were combined into one cumulative list that was used to make secret shopper calls. The dental directories were found by going to each MCO website and selecting the 0-6 directory, generally a PDF. The name under which the practice is listed in each directory may differ slightly- ie listed by provider name vs. practice name. All practices were matched by address and phone number to ensure complete representation of all unique practice sites.

If a practice was listed in more than one directory, an MCO was selected in rotation to be used in the call. For example, if a practice accepted Aetna, United, and Horizon, we may have asked about Aetna as "our insurance" so Horizon or United-specific data is not available for that site even though it is also listed in the Horizon directory.

If the practice is highlighted in light gray, this means the practice was unreachable when we called the number listed in the directory- after 2 attempts, there was either no answer or the number was listed incorrectly in the directory.

The practice names are substituted with a number for purposes of publicly posting the survey results but have been shared with each Medicaid Managed Care Organization and NJ Medicaid to enable them to improve their network directories and oversight.

61	Middlesex	Horizon & UHC	Horizon		
62	Somerset	Horizon & UHC	UHC		
63	Hudson	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
64	Passaic	Horizon & UHC	Horizon		
65	Mercer	Horizon & UHC	Horizon	Y	
66	Mercer	Fidelis & Wellpoint	Wellpoint		
67	Mercer	Horizon & UHC	UHC	Y	Y
68	Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
69	Morris	Horizon & UHC	Horizon	Y	Y
70	Camden	Horizon NJ Health	Horizon		
71	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
72	Mercer	Horizon NJ Health	Horizon	Y	
73	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
74	Union	Horizon & UHC	Horizon	Y	Y
75	Salem	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	
76	Camden	United Health Care	UHC		
77	Sussex	Horizon, Aetna, Fidelis, & Wellpoint	<b>Fidelis</b>		
78	Somerset	Horizon & UHC	UHC	Y	Y
79	Hudson	Aetna & Fidelis	Aetna	Y	Y
80	Hudson	Aetna & Wellpoint	Wellpoint	Y	Y
81	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Fidelis</b>		
82	Hunterdon	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
83	Hudson	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
84	Bergen	Horizon & UHC	UHC	Y	Y
85	Hudson	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
86	Hudson	Horizon NJ Health	Horizon		
87	Hudson	Fidelis Better Care	<b>Fidelis</b>		
88	Essex	Horizon & UHC	UHC	Y	Y
89	Middlesex	United Health Care	UHC	Y	Y
90	Bergen	United Health Care	UHC	Y	Y
91	Cumberland	Horizon, Aetna, & Wellpoint	Wellpoint		
92	Ocean	Horizon NJ Health	Horizon		
93	Somerset	Horizon NJ Health	Horizon	Y	
94	Atlantic	United Health Care	UHC		
95	Somerset	Horizon NJ Health	Horizon	Y	
96	Somerset	Horizon NJ Health	Horizon	Y	
97	Monmouth	Horizon & UHC	---		
98	Union	Horizon NJ Health	<b>Horizon</b>		
99	Morris	Horizon NJ Health	<b>Horizon</b>		
100	Camden	Aetna, Fidelis, & Wellpoint	---		
101	Camden	Aetna, Fidelis, & Wellpoint	---		
102	Bergen	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
103	Monmouth	United Health Care	UHC		
104	Essex	Horizon & UHC	Horizon	Y	Y
105	Passaic	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
106	Essex	Horizon, Aetna, Wellpoint, & UHC	<b>Aetna</b>		
107	Passaic	Horizon NJ Health	Horizon	Y	
108	Essex	Horizon NJ Health	Horizon		
109	Burlington	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Y	
110	Middlesex	Horizon & UHC	UHC	Y	Y
111	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Y	
112	Morris	United Health Care	UHC	Y	Y
113	Camden	Horizon NJ Health	Horizon	Y	Y
114	Gloucester	Horizon & UHC	Horizon	Y	Y
115	Camden	Horizon & UHC	Horizon	Y	Y
116	Camden	United Health Care	UHC		Y
117	Camden	Horizon & UHC	Horizon	Y	Y
118	Cape May	Horizon NJ Health	Horizon	Y	
119	Mercer	Horizon & UHC	Horizon	Y	Y
120	Monmouth	Horizon NJ Health	Horizon	Y	
121	Morris	Horizon & UHC	Horizon	Y	Y
122	Passaic	Horizon & Aetna	Horizon	Y	Y
123	Hudson	Aetna & Wellpoint	Aetna	Y	

124	Ocean	Horizon NJ Health	Horizon	Y	
125	Ocean	Aetna, Fidelis, Wellpoint, & UHC	<b>Aetna</b>		
126	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
127	Essex	Horizon & UHC	UHC	Y	
128	Ocean	Horizon, Aetna, Wellpoint, & UHC	Aetna		
129	Essex	Aetna & Wellpoint	Wellpoint	Y	Y
130	Middlesex	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
131	Essex	Aetna & Wellpoint	Aetna	Y	Y
132	Middlesex	United Health Care	UHC		
133	Camden	United Health Care	UHC	Y	
134	Somerset	Horizon NJ Health	Horizon	Y	Y
135	Essex	Horizon & UHC	UHC	Y	Y
136	Hudson	Horizon & UHC	Horizon	Y	Y
137	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
138	Monmouth	Horizon & UHC	UHC	Y	Y
139	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
140	Union	Horizon & UHC	Horizon	Y	Y
141	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
142	Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
143	Passaic	Aetna & Wellpoint	Aetna	Y	Y
144	Mercer	Horizon NJ Health	<b>Horizon</b>		
145	Union	Horizon NJ Health	Horizon	Y	Y
146	Middlesex	Horizon NJ Health	Horizon		
147	Passaic	Horizon NJ Health	Horizon	Y	Y
148	Passaic	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
149	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
150	Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
151	Mercer	Horizon & UHC	Horizon	Y	Y
152	Bergen	United Health Care	UHC	Y	Y
153	Monmouth	Horizon & UHC	Horizon	Y	Y
154	Ocean	Horizon NJ Health	Horizon		
155	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
156	Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
157	Camden	Aetna, Fidelis, & Wellpoint	Aetna	Y	
158	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	<b>Fidelis</b>		
159	Salem	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Aetna</b>		
160	Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
161	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
162	Cumberland	Horizon NJ Health	Horizon	Y	Y
163	Cumberland	Horizon NJ Health	Horizon	Y	Y
164	Union	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
165	Cape May	Horizon & UHC	UHC	Y	Y
166	Cumberland	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
167	Gloucester	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
168	Cape May	Aetna & Wellpoint	Aetna	Y	Y
169	Cumberland	Aetna, Wellpoint, & UHC	Aetna	Y	Y
170	Cumberland	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
171	Somerset	Horizon NJ Health	Horizon	Y	Y
172	Camden	Horizon & UHC	Horizon		
173	Gloucester	Horizon & UHC	UHC	Y	Y
174	Middlesex	Horizon & UHC	Horizon	Y	Y
175	Burlington	Horizon NJ Health	<b>Horizon</b>		
176	Middlesex	Horizon NJ Health	Horizon	Y	
177	Bergen	United Health Care	UHC	Y	Y
178	Ocean	Horizon & UHC	UHC	Y	
179	Camden	Horizon & UHC	Horizon	Y	
180	Middlesex	Horizon & UHC	Horizon	Y	Y
181	Middlesex	Aetna & Wellpoint	Wellpoint	Y	Y
182	Middlesex	Horizon & UHC	UHC	Y	Y
183	Bergen	United Health Care	<b>UHC</b>		
184	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	
185	Morris	Horizon NJ Health	Horizon	Y	Y
186	Cape May	Horizon & UHC	Horizon	Y	Y

187	Essex	United Health Care	UHC		
188	Essex	Horizon NJ Health	Horizon		
189	Middlesex	Horizon NJ Health	Horizon		
190	Passaic	Horizon & UHC	UHC		
191	Ocean	Horizon NJ Health	Horizon		
192	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
193	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
194	Passaic	Aetna & Wellpoint	---		
195	Atlantic	Horizon NJ Health	Horizon		
196	Camden	Horizon & UHC	UHC	Y	Y
197	Atlantic	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
198	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
199	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
200	Mercer	Horizon & UHC	UHC		
201	Atlantic	Horizon, Aetna, Fidelis, & Wellpoint	Aetna		
202	Cumberland	Horizon, Aetna, & Fidelis	Fidelis	Y	
203	Middlesex	Horizon & UHC	---		
204	Gloucester	Aetna, Fidelis, & Wellpoint	Wellpoint	Y	Y
205	Camden	Horizon & UHC	---		
206	Cumberland	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	
207	Bergen	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
208	Essex	United Health Care	---		
209	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
210	Somerset	Horizon NJ Health	Horizon	Y	Y
211	Somerset	Horizon & UHC	UHC	Y	
212	Camden	United Health Care	UHC	Y	
213	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
214	Passaic	Horizon & UHC	UHC	Y	Y
215	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
216	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
217	Ocean	Horizon NJ Health	Horizon	Y	Y
218	Burlington	Horizon, Aetna, & UHC	Aetna		
219	Burlington	Fidelis & Wellpoint	Fidelis	Y	
220	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
221	Union	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
222	Warren	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
223	Essex	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
224	Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	
225	Bergen	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	
226	Essex	Horizon & UHC	Horizon		
227	Essex	Horizon NJ Health	Horizon	Y	
228	Passaic	Horizon, Aetna, & Wellpoint	---		
229	Passaic	Horizon & Aetna	Aetna	Y	
230	Camden	United Health Care	UHC	Y	
231	Camden	Horizon & UHC	UHC	Y	
232	Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
233	Monmouth	Horizon NJ Health	Horizon		
234	Hudson	United Health Care	UHC		
235	Hudson	Horizon & UHC	UHC	Y	Y
236	Camden	Horizon & UHC	UHC	Y	Y
237	Bergen	Aetna & Fidelis	Fidelis		
238	Ocean	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
239	Bergen	Aetna & Fidelis	Fidelis	Y	Y
240	Monmouth	Horizon & UHC	UHC	Y	Y
241	Ocean	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
242	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
243	Hudson	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
244	Monmouth	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
245	Bergen	Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
246	Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
247	Ocean	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
248	Hudson	United Health Care	UHC	Y	Y
249	Gloucester	Horizon NJ Health	Horizon		

250	Camden	Horizon & UHC	UHC		
251	Hudson	United Health Care	UHC		
252	Passaic	Aetna & Wellpoint	Aetna	Y	Y
253	Gloucester	United Health Care	UHC	Y	
254	Passaic	Horizon NJ Health	Horizon		
255	Middlesex	Horizon NJ Health	Horizon		
256	Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
257	Bergen	Horizon & Aetna	Aetna		
258	Bergen	Fidelis & Wellpoint	---		
259	Morris	Horizon, Aetna, Fidelis, & Wellpoint			
260	Hudson	Horizon NJ Health	Horizon		
261	Hudson	Aetna & Wellpoint	Wellpoint	Y	
262	Essex	Horizon & Wellpoint	Wellpoint	Y	
263	Morris	Horizon NJ Health	Horizon		
264	Ocean	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
265	Passaic	United Health Care	UHC	Y	Y
266	Middlesex	United Health Care	UHC	Y	Y
267	Bergen	United Health Care	UHC	Y	Y
268	Bergen	United Health Care	UHC	Y	Y
269	Essex	Horizon NJ Health	Horizon		
270	Cumberland	Horizon NJ Health	Horizon	Y	Y
271	Morris	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	Y
272	Morris	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
273	Hudson	Horizon, Aetna, & Wellpoint	Wellpoint		
274	Union	Horizon & UHC	Horizon	Y	Y
275	Essex	Horizon & UHC	UHC	Y	Y
276	Passaic	Aetna & Wellpoint	Wellpoint	Y	
277	Essex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
278	Bergen	Horizon NJ Health	Horizon		
279	Hudson	Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
280	Burlington	Horizon NJ Health	Horizon		
281	Middlesex	Horizon & UHC	UHC		
282	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
283	Passaic	United Health Care	UHC		
284	Hudson	Horizon & UHC	UHC		
285	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	
286	Burlington	Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
287	Monmouth	Aetna & Wellpoint	Wellpoint		
288	Mercer	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	
289	Hunterdon	Aetna, Wellpoint, & UHC	Wellpoint	Y	
290	Mercer	Aetna & Wellpoint	Aetna	Y	
291	Ocean	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
292	Camden	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
293	Mercer	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
294	Ocean	Aetna & Wellpoint	Wellpoint	Y	Y
295	Ocean	Horizon & Aetna	Horizon		
296	Burlington	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	
297	Atlantic	Horizon NJ Health	Horizon		
298	Ocean	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
299	Middlesex	Aetna & Wellpoint	Wellpoint	Y	
300	Morris	Aetna, Wellpoint, & UHC	UHC	Y	
301	Ocean	Aetna & Wellpoint	Wellpoint	Y	Y
302	Union	Aetna & Wellpoint	Wellpoint	Y	Y
303	Cumberland	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
304	Middlesex	Aetna & Wellpoint	Wellpoint	Y	Y
305	Gloucester	Aetna, Wellpoint, & UHC	UHC	Y	Y
306	Atlantic	Horizon NJ Health	Horizon		
307	Ocean	Horizon NJ Health	Horizon	Y	Y
308	Monmouth	United Health Care	UHC	Y	
309	Passaic	Horizon & UHC	UHC	Y	Y
310	Atlantic	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
311	Monmouth	Aetna, Fidelis, & Wellpoint	Fidelis		
312	Monmouth	Horizon & UHC	UHC		

313	Camden	Horizon NJ Health	Horizon	Y	Y
314	Passaic	Fidelis & Wellpoint	Fidelis		
315	Union	Aetna & Wellpoint	Wellpoint	Y	
316	Union	Horizon, Aetna, & Wellpoint	---		
317	Burlington	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
318	Union	Aetna & Wellpoint	Aetna	Y	Y
319	Union	Horizon NJ Health	<b>Horizon</b>		
320	Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
321	Bergen	Horizon NJ Health	<b>Horizon</b>		
322	Essex	Aetna, Wellpoint, & UHC	UHC	Y	
323	Ocean	Horizon NJ Health	Horizon	Y	
324	Ocean	Horizon & UHC	UHC	Y	
325	Ocean	Horizon & UHC	UHC	Y	
326	Monmouth	Horizon & UHC	Horizon	Y	
327	Ocean	Horizon & UHC	UHC	Y	
328	Cape May	Aetna, Fidelis, & Wellpoint	---		
329	Somerset	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
330	Passaic	Horizon & UHC	UHC		
331	Bergen	United Health Care	UHC	Y	Y
332	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
333	Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Fidelis</b>		
334	Hudson	Horizon & UHC	UHC		
335	Camden	Horizon & UHC	UHC	Y	Y
336	Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
337	Ocean	United Health Care	UHC	Y	
338	Somerset	Horizon NJ Health	Horizon		
339	Ocean	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	
340	Hudson	Horizon, Wellpoint, & UHC	Wellpoint	Y	Y
341	Bergen	Horizon, Aetna, & Wellpoint	<b>Wellpoint</b>		
342	Hunterdon	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
343	Burlington	Horizon, Aetna, Fidelis, & Wellpoint	<b>Wellpoint</b>		
344	Hunterdon	United Health Care	UHC		
345	Somerset	United Health Care	UHC	Y	Y
346	Burlington	Horizon & UHC	UHC	Y	Y
347	Essex	United Health Care	<b>UHC</b>		
348	Hudson	Horizon & UHC	UHC	Y	Y
349	Hudson	Horizon NJ Health	<b>Horizon</b>		
350	Essex	Horizon & UHC	Horizon	Y	Y
351	Burlington	Horizon NJ Health	Horizon		
352	Burlington	Horizon NJ Health	Horizon		
353	Union	United Health Care	UHC	Y	
354	Monmouth	Horizon NJ Health	<b>Horizon</b>		
355	Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
356	Camden	Horizon NJ Health	Horizon		
357	Bergen	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
358	Hudson	Horizon NJ Health	Horizon		
359	Middlesex	Horizon & UHC	<b>UHC</b>		
360	Middlesex	Horizon NJ Health	Horizon	Y	Y
361	Bergen	Horizon & UHC	Horizon	Y	Y
362	Essex	Horizon & UHC	Horizon	Y	Y
363	Hudson	United Health Care	UHC	Y	Y
364	Atlantic	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
365	Essex	Horizon NJ Health	Horizon	Y	Y
366	Essex	Aetna, Fidelis, Wellpoint, & UHC	Fidelis		Y
367	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
368	Morris	Aetna, Fidelis, & Wellpoint	Aetna	Y	
369	Hudson	Horizon, Fidelis, & Wellpoint	Fidelis	Y	
370	Camden	Horizon & UHC	<b>UHC</b>		
371	Hudson	Horizon & UHC	UHC	Y	
372	Bergen	Horizon & UHC	Horizon	Y	Y
373	Monmouth	Horizon & UHC	<b>UHC</b>		
374	Union	Horizon & UHC	Horizon	Y	
375	Middlesex	Horizon & UHC	UHC	Y	

376	Middlesex	Horizon NJ Health	Horizon	Y	
377	Middlesex	Horizon NJ Health	Horizon	Y	
378	Middlesex	Horizon NJ Health	Horizon	Y	
379	Essex	Aetna & Wellpoint	<b>Wellpoint</b>		
380	Essex	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
381	Hudson	United Health Care	UHC	Y	Y
382	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
383	Camden	Horizon & UHC	UHC	Y	Y
384	Hudson	Horizon & Wellpoint	Wellpoint	Y	Y
385	Union	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
386	Union	United Health Care	UHC		
387	Camden	Horizon NJ Health	Horizon		
388	Mercer	Horizon & UHC	UHC	Y	Y
389	Mercer	Horizon NJ Health	Horizon		
390	Mercer	Horizon & UHC	UHC	Y	Y
391	Morris	United Health Care	UHC	Y	Y
392	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Fidelis</b>		
393	Essex	Aetna & Wellpoint	Wellpoint	Y	Y
394	Hudson	Horizon & UHC	Horizon	Y	Y
395	Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
396	Monmouth	Horizon & UHC	Horizon	Y	Y
397	Monmouth	Horizon NJ Health	Horizon	Y	Y
398	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
399	Essex	Horizon NJ Health	Horizon		
400	Mercer	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
401	Mercer	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
402	Atlantic	Horizon NJ Health	Horizon	Y	
403	Camden	United Health Care	UHC		
404	Mercer	Horizon & Aetna	Horizon	Y	Y
405	Camden	Horizon, Aetna, & UHC	<b>Aetna</b>		
406	Gloucester	Horizon, Aetna, & UHC	Aetna	Y	Y
407	Monmouth	Horizon NJ Health	Horizon	Y	
408	Hudson	Horizon & Wellpoint	Wellpoint		
409	Ocean	Horizon & Fidelis	Fidelis		
410	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
411	Hudson	United Health Care	UHC	Y	Y
412	Bergen	Horizon, Aetna, & Wellpoint	<b>Aetna</b>		
413	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
414	Hunterdon	Horizon NJ Health	Horizon	Y	
415	Hunterdon	Horizon & UHC	Horizon	Y	Y
416	Mercer	Aetna, Fidelis, & Wellpoint	Fidelis	Y	
417	Mercer	Horizon & UHC	UHC	Y	
418	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
419	Ocean	Horizon & UHC	<b>UHC</b>		
420	Essex	Horizon & UHC	UHC		
421	Essex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	
422	Hudson	Horizon NJ Health	Horizon		
423	Bergen	Horizon & UHC	Horizon	Y	Y
424	Essex	Horizon & UHC	UHC		
425	Middlesex	Horizon NJ Health	Horizon	Y	
426	Union	Horizon NJ Health	Horizon	Y	
427	Essex	United Health Care	UHC		
428	Passaic	Horizon, Aetna, & Wellpoint	Aetna		
429	Bergen	United Health Care	UHC	Y	
430	Ocean	Aetna, Fidelis, & Wellpoint	Aetna	Y	
431	Ocean	Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
432	Hudson	Horizon NJ Health	Horizon		
433	Ocean	Horizon NJ Health	<b>Horizon</b>		
434	Morris	United Health Care	UHC	Y	Y
435	Middlesex	United Health Care	<b>UHC</b>		
436	Middlesex	Horizon NJ Health	Horizon		
437	Hudson	Horizon NJ Health	Horizon		
438	Hudson	United Health Care	UHC		

439	Hudson	United Health Care	UHC		
440	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC		Y
441	Middlesex	Horizon NJ Health	Horizon	Y	Y
442	Monmouth	Horizon, Aetna, Fidelis, & UHC	Fidelis	Y	Y
443	Monmouth	Horizon & UHC	UHC	Y	Y
444	Essex	Horizon NJ Health	Horizon	Y	Y
445	Essex	Horizon NJ Health	Horizon	Y	Y
446	Essex	Horizon NJ Health	Horizon	Y	Y
447	Essex	Horizon NJ Health	Horizon	Y	Y
448	Essex	Horizon NJ Health	Horizon	Y	Y
449	Essex	Horizon & UHC	UHC	Y	Y
450	Middlesex	Aetna, Fidelis, & Wellpoint	Fidelis		
451	Middlesex	Horizon & UHC	UHC	Y	
452	Burlington	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
453	Salem	Horizon NJ Health	---		
454	Essex	Aetna & Wellpoint	Aetna	Y	Y
455	Middlesex	Horizon NJ Health	Horizon		
456	Middlesex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	
457	Monmouth	Horizon NJ Health	Horizon		
458	Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
459	Morris	United Health Care	UHC	Y	Y
460	Bergen	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
461	Monmouth	Horizon & UHC	Horizon	Y	Y
462	Hudson	Aetna, Wellpoint, & UHC	UHC	Y	
463	Hudson	Horizon NJ Health	Horizon		
464	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
465	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
466	Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
467	Cumberland	Wellpoint	Wellpoint	Y	Y
468	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
469	Salem	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
470	Cumberland	Horizon, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
471	Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
472	Burlington	Aetna, Fidelis, & Wellpoint	---		
473	Bergen	Horizon NJ Health	UHC		
474	Passaic	Horizon & UHC	UHC		
475	Camden	United Health Care	UHC	Y	Y
476	Ocean	Horizon & UHC	UHC	Y	
477	Ocean	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
478	Ocean	Horizon & UHC	UHC	Y	Y
479	Bergen	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
480	Passaic	Horizon NJ Health	Horizon	Y	Y
481	Ocean	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
482	Passaic	Horizon & UHC	UHC	Y	Y
483	Cumberland	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
484	Bergen	United Health Care	UHC	Y	Y
485	Union	Horizon NJ Health	Horizon	Y	
486	Union	Horizon NJ Health	Horizon		
487	Essex	Horizon NJ Health	Horizon		
488	Union	United Health Care	UHC	Y	Y
489	Middlesex	Horizon NJ Health	Horizon	Y	
490	Monmouth	United Health Care	UHC	Y	
491	Burlington	Horizon & UHC	UHC	Y	
492	Mercer	Horizon NJ Health	Horizon	Y	
493	Mercer		Aetna		
494	Camden	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
495	Passaic	Horizon, Aetna, & Wellpoint	Aetna	Y	
496	Bergen	Horizon NJ Health	UHC		
497	Gloucester	Aetna, Fidelis, & Wellpoint	Wellpoint	Y	Y
498	Ocean	Horizon & UHC	UHC		
499	Somerset	Aetna & Wellpoint	Wellpoint		
500	Hudson	Horizon NJ Health	Horizon	Y	Y
501	Essex	United Health Care	UHC	Y	Y



502	Warren	Horizon NJ Health	Horizon		
503	Burlington	Horizon NJ Health	Horizon		
504	Hudson	United Health Care	UHC	Y	Y
505	Middlesex	Horizon NJ Health	Horizon		
506	Somerset	Horizon, Aetna, Fidelis, & Wellpoint	---		
507	Middlesex	Horizon NJ Health	Horizon		
508	Middlesex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	
509	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
510	Essex	United Health Care	UHC	Y	Y
511	Cumberland	Horizon & UHC	UHC	Y	Y
512	Hudson	Horizon NJ Health	Horizon		
513	Somerset	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
514	Hudson	Horizon NJ Health	Horizon		
515	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
516	Somerset	Horizon NJ Health	Horizon	Y	Y
517	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
518	Union	United Health Care	UHC	Y	Y
519	Hudson	United Health Care	UHC	Y	
520	Cumberland	Horizon NJ Health	Horizon	Y	
521	Monmouth	Aetna & Wellpoint	Aetna		
522	Bergen	Aetna, Fidelis, & Wellpoint	---		
523	Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
524	Sussex	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
525	Essex	United Health Care	---		
526	Bergen	Aetna, Fidelis, & Wellpoint	Fidelis		
527	Burlington	United Health Care	UHC		
528	Union	Horizon NJ Health	Horizon	Y	Y
529	Morris	Horizon, Aetna, & UHC	Aetna		
530	Morris	Horizon & UHC	Horizon	Y	Y
531	Cumberland	Horizon NJ Health	Horizon		
532	Monmouth	United Health Care	UHC	Y	Y
533	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		
534	Essex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
535	Essex	Aetna, Wellpoint, & UHC	UHC	Y	Y
536	Somerset	Aetna, Fidelis, & Wellpoint	Wellpoint		
537	Hudson	Horizon & UHC	Horizon		
538	Mercer	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
539	Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
540	Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
541	Monmouth	Horizon & UHC	UHC	Y	Y
542	Monmouth	Horizon, Aetna, & Wellpoint	UHC	Y	
543	Salem	United Health Care	---		
544	Union	United Health Care	UHC	Y	Y
545	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
546	Morris	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
547	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
548	Essex	Aetna & Wellpoint	Aetna	Y	Y
549	Essex	Aetna & Wellpoint	Aetna	Y	Y
550	Essex	Aetna & Wellpoint	Aetna	Y	Y
551	Essex	Aetna, Wellpoint, & UHC	UHC	Y	Y
552	Essex	Aetna & Wellpoint	Aetna	Y	Y
553	Essex	Horizon NJ Health	Horizon	Y	Y
554	Essex	Horizon NJ Health	Horizon	Y	Y
555	Essex	Horizon NJ Health	Horizon	Y	Y
556	Essex	Horizon NJ Health	Horizon	Y	Y
557	Essex	Horizon NJ Health	Horizon	Y	Y
558	Essex	Horizon & UHC	UHC	Y	Y
559	Hudson	Aetna & Wellpoint	---		Y
560	Camden	Horizon NJ Health	Horizon		
561	Camden	United Health Care	UHC	Y	
562	Passaic	Horizon & UHC	UHC	Y	Y
563	Middlesex	United Health Care	UHC	Y	Y
564	Union	United Health Care	UHC	Y	Y

565	Middlesex	Horizon NJ Health	Horizon		
566	Essex	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
567	Morris	Horizon NJ Health	Horizon	Y	
568	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	<b>Aetna</b>		
569	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		
570	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
571	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	---		
572	Hudson	Aetna, Fidelis, Wellpoint, & UHC	---		
573	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	
574	Middlesex	Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
575	Union	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
576	Essex	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
577	Essex	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
578	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
579	Bergen	Aetna & Wellpoint	Aetna	Y	
580	Bergen	Aetna & Wellpoint	<b>Wellpoint</b>		
581	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
582	Bergen	Horizon & UHC	<b>Horizon</b>		
583	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
584	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	
585	Camden	United Health Care	UHC	Y	Y
586	Ocean	Aetna, Fidelis, & UHC	Fidelis	Y	Y
587	Ocean	Horizon, Aetna, Fidelis, & UHC	Aetna	Y	Y
588	Bergen	Horizon NJ Health	UHC		Y
589	Union	United Health Care	UHC	Y	Y
590	Monmouth	United Health Care	UHC	Y	Y
591	Atlantic	Horizon NJ Health	Horizon		
592	Middlesex	Horizon NJ Health	Horizon		
593	Middlesex	Horizon & UHC	UHC	Y	Y
594	Camden	Horizon NJ Health	Horizon	Y	Y
595	Camden	Horizon NJ Health	Horizon	Y	Y
596	Middlesex	Horizon NJ Health	<b>Horizon</b>		
597	Union	Horizon & UHC	UHC	Y	Y
598	Camden	Horizon NJ Health	Horizon		
599	Essex	Horizon NJ Health	Horizon	Y	Y
600	Essex	Horizon & UHC	UHC	Y	Y
601	Camden	Horizon NJ Health	Horizon	Y	
602	Union	Aetna & Wellpoint	Aetna	Y	
603	Union	Horizon & UHC	<b>Horizon</b>		
604	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
605	Bergen	Horizon & UHC	Horizon		
606	Passaic	United Health Care	UHC	Y	
607	Essex	United Health Care	UHC	Y	
608	Essex	Horizon NJ Health	<b>Horizon</b>		
609	Bergen	Horizon, Aetna, Fidelis, & Wellpoint	<b>Fidelis</b>		
610	Morris	Horizon & UHC	UHC	Y	Y
611	Passaic	Horizon NJ Health	Horizon	Y	
612	Passaic	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		
613	Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
614	Camden	United Health Care	UHC	Y	Y
615	Hudson	Horizon NJ Health	<b>Horizon</b>		
616	Monmouth	Horizon NJ Health	Horizon		
617	Mercer	Aetna, Fidelis, & Wellpoint	<b>Fidelis</b>		
618	Union	United Health Care	UHC	Y	Y
619	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
620	Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
621	Cumberland	United Health Care	UHC	Y	
622	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
623	Salem	Horizon & UHC	<b>Horizon</b>		
624	Camden	Horizon NJ Health	Horizon	Y	
625	Hudson	Aetna & Wellpoint	Aetna	Y	Y
626	Camden	Horizon & UHC	UHC	Y	Y
627	Middlesex	United Health Care	UHC	Y	Y

628	Hudson		Aetna		
629	Warren	Horizon NJ Health	Horizon	Y	Y
630	Burlington	Aetna, Fidelis, & Wellpoint	Fidelis		
631	Monmouth	Horizon NJ Health	Horizon		
632	Middlesex	Horizon & UHC	UHC	Y	Y
633	Middlesex	Horizon & UHC	UHC	Y	Y
634	Union	Aetna & Wellpoint	Aetna		
635	Union	United Health Care	UHC	Y	Y
636	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
637	Middlesex	Aetna, Fidelis, & Wellpoint	Aetna	Y	
638	Bergen	Horizon & UHC	Horizon	Y	Y
639	Mercer	Horizon NJ Health	Horizon		
640	Morris	Horizon NJ Health	Horizon		
641	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
642	Passaic	Horizon & Aetna	Aetna	Y	
643	Bergen	Horizon NJ Health	UHC	Y	Y
644	Cumberland	Horizon NJ Health	Horizon		
645	Atlantic	Horizon NJ Health	Horizon	Y	Y
646	Morris	Horizon NJ Health	Horizon	Y	Y
647	Warren	Horizon & UHC	UHC	Y	
648	Morris	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
649	Monmouth	Aetna & Wellpoint	Aetna	Y	Y
650	Monmouth	Horizon & UHC	Horizon		
651	Sussex	Horizon & UHC	UHC		
652	Hudson	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		
653	Morris	Horizon & UHC	Horizon		
654	Camden	Horizon NJ Health	Horizon		
655	Bergen	Horizon & UHC	Horizon	Y	Y
656	Morris	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
657	Salem	Horizon NJ Health	---		
658	Mercer	United Health Care	UHC		
659	Middlesex	Horizon & UHC	Horizon		
660	Union	Horizon NJ Health	Horizon	Y	Y
661	Atlantic	Aetna & Wellpoint	Aetna	Y	Y
662	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
663	Essex	Horizon NJ Health	Horizon		
664	Middlesex	Horizon & UHC	UHC	Y	Y
665	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Y
666	Middlesex	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
667	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
668	Middlesex	Horizon NJ Health	Horizon		
669	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
670	Essex	Horizon & UHC	UHC	Y	
671	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna		
672	Hudson	United Health Care	UHC	Y	Y
673	Hudson	Horizon NJ Health	Horizon	Y	
674	Essex	Horizon NJ Health	Horizon	Y	
675	Mercer	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	Y
676	Middlesex	United Health Care	UHC		
677	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna		
678	Middlesex	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
679	Monmouth	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
680	Middlesex	Horizon NJ Health	Fidelis	Y	Y
681	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
682	Monmouth	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
683	Monmouth	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
684	Atlantic	Horizon NJ Health	Horizon	Y	
685	Monmouth	Horizon NJ Health	Horizon		
686	Monmouth	United Health Care	UHC		
687	Camden	Horizon NJ Health	Horizon		
688	Camden	Horizon NJ Health	Horizon		
689	Middlesex	Horizon NJ Health	Horizon		
690	Ocean	United Health Care	UHC	Y	

691	Middlesex	United Health Care	UHC	Y	Y
692	Passaic	Horizon NJ Health	Horizon		
693	Monmouth	Horizon & UHC	UHC		
694	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
695	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
696	Morris	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
697	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
698	Essex	Horizon & UHC	UHC	Y	
699	Middlesex	United Health Care	UHC	Y	
700	Monmouth	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
701	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
702	Burlington	Aetna, Fidelis, & Wellpoint	<b>Wellpoint</b>		
703	Union	Horizon NJ Health	Horizon		
704	Bergen		Fidelis		
705	Hudson	United Health Care	<b>UHC</b>		
706	Middlesex	Horizon & UHC	UHC		
707	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
708	Monmouth	United Health Care	UHC		
709	Middlesex		---		
710	Union	Horizon & UHC	UHC	Y	Y
711	Union	Horizon NJ Health	Horizon		
712	Bergen	United Health Care	UHC		
713	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
714	Somerset	Aetna, Fidelis, Wellpoint, & UHC	<b>Wellpoint</b>		
715	Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
716	Camden	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
717	Passaic	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
718	Middlesex	Horizon NJ Health	Horizon	Y	Y
719	Burlington	United Health Care	UHC	Y	Y
720	Atlantic	Horizon, Aetna, & UHC	Aetna	Y	Y
721	Atlantic	Horizon & UHC	<b>UHC</b>		
722	Salem	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
723	Burlington	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
724	Atlantic	Aetna, Wellpoint, & UHC	UHC	Y	Y
725	Bergen	Horizon & UHC	Horizon	Y	Y
726	Monmouth	Horizon & UHC	Horizon	Y	Y
727	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Wellpoint</b>		
728	Union	United Health Care	UHC	Y	Y
729	Passaic	Horizon NJ Health	<b>Horizon</b>		
730	Bergen	Aetna & Wellpoint	Aetna	Y	Y
731	Passaic	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
732	Camden	Wellpoint	---		
733	Essex	Horizon, Wellpoint, & UHC	Wellpoint	Y	Y
734	Monmouth	United Health Care	UHC	Y	Y
735	Ocean	United Health Care	UHC	Y	Y
736	Hudson	Horizon NJ Health	<b>Horizon</b>		
737	Monmouth	Horizon NJ Health	Horizon	Y	Y
738	Bergen	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
739	Cumberland	Aetna, Fidelis, & Wellpoint	Aetna	Y	Y
740	Monmouth	Horizon NJ Health	Horizon	Y	Y
741	Bergen	United Health Care	<b>UHC</b>		
742	Bergen	Aetna, Wellpoint, & UHC	<b>Wellpoint</b>		
743	Essex	Horizon & UHC	<b>UHC</b>		
744	Monmouth	United Health Care	UHC		Y
745	Bergen	United Health Care	UHC	Y	Y
746	Passaic	Horizon NJ Health	Horizon		
747	Essex	Aetna & Wellpoint	Aetna		
748	Essex	Wellpoint	Wellpoint		
749	Monmouth	Fidelis & Wellpoint	---		
750	Bergen	United Health Care	UHC	Y	Y
751	Middlesex	Horizon & UHC	Horizon	Y	Y
752	Monmouth	Horizon & UHC	<b>UHC</b>		
753	Middlesex	Horizon & UHC	UHC	Y	Y

754	Middlesex	Wellpoint	Wellpoint		
755	Monmouth	Wellpoint	Wellpoint	Y	Y
756	Monmouth	Horizon & UHC	Horizon	Y	Y
757	Union	Horizon & UHC	Horizon	Y	Y
758	Essex	United Health Care	UHC	Y	Y
759	Hudson	Horizon & UHC	UHC		
760	Monmouth	United Health Care	UHC	Y	
761	Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
762	Passaic	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
763	Essex	United Health Care	--		
764	Essex	United Health Care	--		
765	Essex	United Health Care	--		
766	Mercer	Horizon & UHC	UHC	Y	Y
767	Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
768	Monmouth	United Health Care	UHC	Y	Y
769	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
770	Middlesex	Horizon & UHC	Horizon		
771	Essex	Horizon & UHC	UHC		
772	Middlesex	Horizon & UHC	UHC	Y	Y
773	Morris	United Health Care	UHC	Y	Y
774	Monmouth	Horizon & UHC	UHC	Y	
775	Camden	Horizon NJ Health	Horizon		
776	Middlesex	United Health Care	UHC	Y	
777	Hudson	Aetna & Wellpoint	Wellpoint	Y	
778	Essex	Horizon & UHC	UHC	Y	Y
779	Monmouth	United Health Care	UHC	Y	Y
780	Hudson	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	
781	Bergen	Horizon, Aetna, Wellpoint, & UHC	Horizon		
782	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
783	Atlantic	Horizon & Fidelis	Horizon	Y	
784	Atlantic	Aetna & Wellpoint	Wellpoint	Y	Y
785	Union	Horizon, Aetna, & Wellpoint	Wellpoint	Y	Y
786	Union	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
787	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	
788	Camden	Horizon NJ Health	Horizon	Y	
789	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
790	Union	United Health Care	UHC	Y	Y
791	Hudson	Horizon & UHC	Horizon	Y	
792	Essex	Horizon & UHC	UHC	Y	Y
793	Camden	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	Y
794	Passaic	Horizon, Fidelis, & Wellpoint	Fidelis	Y	
795	Monmouth	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
796	Monmouth	Horizon NJ Health	Horizon	Y	Y
797	Hudson	Horizon NJ Health	Horizon		
798	Passaic	Aetna & Wellpoint	Wellpoint	Y	
799	Camden	Horizon & UHC	UHC		
800	Somerset	Horizon NJ Health	Horizon		
801	Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
802	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
803	Essex	Horizon & UHC	UHC		
804	Essex	Horizon NJ Health	Horizon		
805	Hudson	Horizon NJ Health	Horizon		
806	Union	Wellpoint	Wellpoint		
807	Essex	Horizon NJ Health	Horizon		
808	Hudson	Horizon & UHC	UHC		
809	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
810	Cape May	United Health Care	UHC	Y	
811	Gloucester	Horizon NJ Health	Horizon	Y	
812	Passaic	Horizon & UHC	UHC		
813	Ocean	Horizon, Aetna, Fidelis, & UHC	Fidelis	Y	Y
814	Essex	Horizon NJ Health	--		
815	Gloucester	Horizon & UHC	Horizon		
816	Gloucester	Horizon & UHC	Horizon	Y	Y

817	Union	Horizon & UHC	UHC	Y	Y
818	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	
819	Warren	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Aetna</b>		
820	Sussex	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
821	Hunterdon	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
822	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	<b>Aetna</b>		
823	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
824	Somerset		---		

# Dental Cold Call Script

Purpose: This document is intended to assist NJHCQI on the Oral Health Project and outlines a script to be used when cold-calling dental offices in New Jersey.

Call Tracker: [Oral Health Project Cold Call Tracker](#)

**Caller:** Hello! I'm looking to schedule an appointment for a dental cleaning.

[Response]

**Caller:** I have insurance through (NAME OF PROVIDER). Does your office take that?

[Response]

**Caller:** The appointment is for me and my son. He's two years old. Are you able to book us during the same appointment time?

[Response varies depending on the following.]

- If they can accept the appointment:

**Caller:** When would be the next available opening? Any time of the day works, I think.

[Response]

**Caller:** Okay, I see, so that's the earliest option?

[Response]

**Caller:** Okay, great. Oh my goodness, I left my planner at work. Would it be possible for

me to call back and make the appointment another time?

[Response]

**Caller:** Alright, thank you for your help. Have a good day.

[End of call].

- If the appointment is rejected:

**Caller:** Oh okay, so what age would he need to be to get an appointment?

[Response]

**Caller:** Alright, well that won't work, but thank you for your help.

[End of call].



**Shortened Script:**

**Caller:** Hi, I'm calling to schedule an appointment for a dental cleaning.

[Response]

**Caller:** It's for two new patients, me and my son. He is 2 years old, would your office be able to see him?

[Response varies depending on the following.]

- If they can accept the appointment:

**Caller:** Okay great, what is your earliest appointment date for the two of us together?

[Response]

**Caller:** Okay, let me check my planner. And does this office take (NAME OF INSURANCE)?

[Response depends on insurance acceptance]

- If yes to the insurance and age:

**Caller:** Okay, great. Oh my goodness, I left my planner at work.

Would it be possible for me to call back and make the appointment another time?

[Response]

**Caller:** Alright, thank you for your help. Have a good day.

[End of call].

- If the appointment is rejected:

**Caller:** Oh okay, so what age would he need to be to get an appointment?

[Response]

**Caller:** I see. And does this office take (NAME OF INSURANCE)?

[Response]

**Caller:** Alright, thank you for your help.

[End of call].

If you choose to have the conversation in Spanish:

**Caller:** Hola, llamo para hacer una cita para dos nuevos pacientes, mi hijo y yo. Mi hijo tiene dos años, ¿puede su oficina llevarlo? Es solo para un chequeo dental y limpieza.

[Response]

**Caller:** Tenemos seguro con (NAME OF INSURANCE). ¿Cuándo está disponible la cita más cercana?

[Response]

**Caller:** Lo siento, yo olvidé mi calendario en el trabajo. ¿Puedo volver a llamar y hacer esta cita en otro momento?

[Response]