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





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

Good oral health is **vitally 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.

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.

- CDC

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

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

- HRSA

 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

. op.c	ropical riability for children (112 cm) by percentage of children					
Age Group	Aetna	Wellpoin t	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 Recei	Sealant Receipt on Permanent First Molars (SFM-CH) by percentage of enrollees							
Rate Type	Aetna	Wellpoint	Horizon	UnitedHealth		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
A1. Oral Evaluation (Exam) 2. Caries/Cavities Risk Assessment	yes yes	yes yes	yes yes
B. Fluoride Supplements	yes	yes	yes
C. Fluoride Varnish*	yes	yes	yes
D. Prophylaxis with Fluoride		yes	yes
E. Sealants (Permanent teeth to age 16 yrs)		yes	yes
F. Radiographs/x-rays (Non-emergency)	yes	yes	yes
G. Dental Treatment	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
- 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,
- 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



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)

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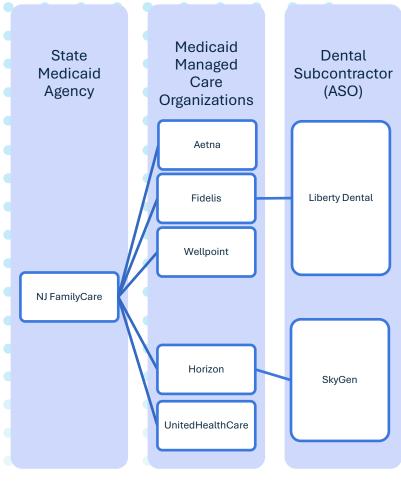
New Jersey's Promise of Dental Home by Age One

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
A1. Oral Evaluation (Exam)2. Caries/Cavities Risk Assessment	yes yes	yes yes	yes yes
B. Fluoride Supplements	yes	yes	yes
C. Fluoride Varnish*	yes	yes	yes
D. Prophylaxis with Fluoride		yes	yes
E. Sealants (Permanent teeth to age 16 yrs)		yes	yes
F. Radiographs/x-rays (Non-emergency)	yes	yes	yes
G. 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

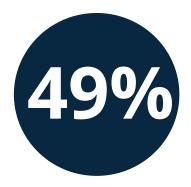
Q1: Of the practices listed in Medicaid Managed Care Organization (MCO) dental provider directories as serving children aged 0-6, what percentage offer appointments for patients in this age group?

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





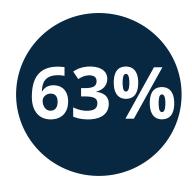
Results



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 innetwork 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 0-6directory 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.

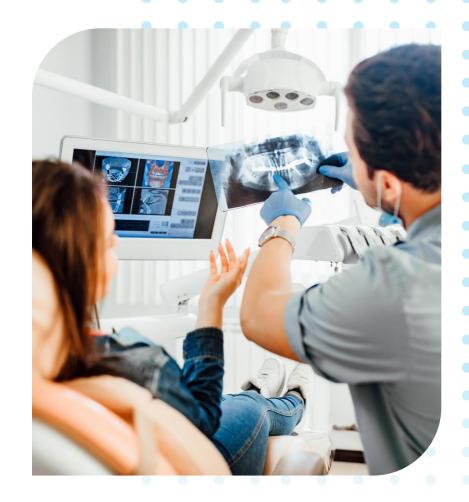
Practice Selection:

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 Insitute - July 2024

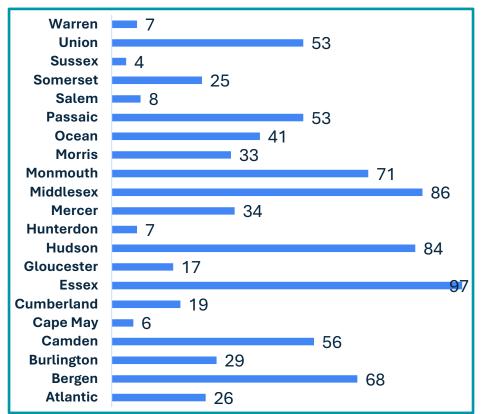
Statistics	Results
Number of Listed Practices	824 offices
Reached Practices	86.04%
Unreachable Practices	13.96%
Incorrect Phone Number	4.25%
Actual Matches Directory for Age	49.03%
Actual Matches Directory for Insurance	63.23%
Offering Multiple MCOs	62.14%
Not Accepting New Patients	2.18%
Hold Time	9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

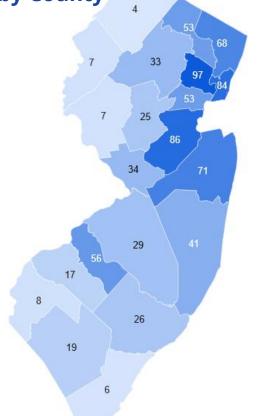


Data Categories & Definitions

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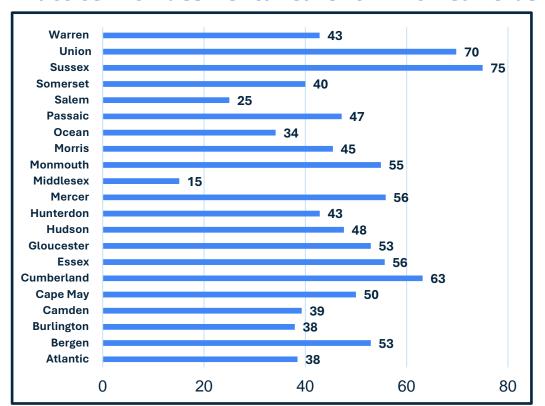
Number of Dental Practices Listed in 0-6 Directories by County

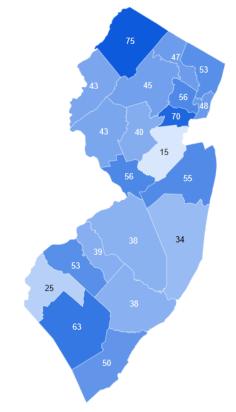






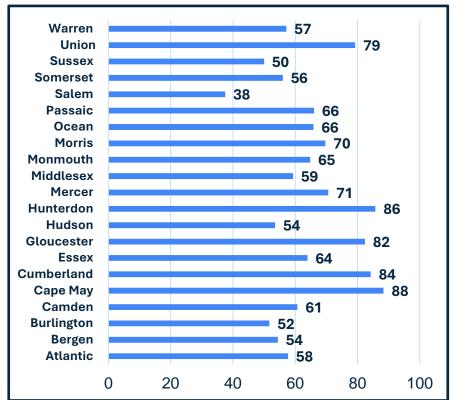
Percentage of the 0-6 Directory Listings With Accurate Information That Practice Provides Dental Care for Two Year Olds

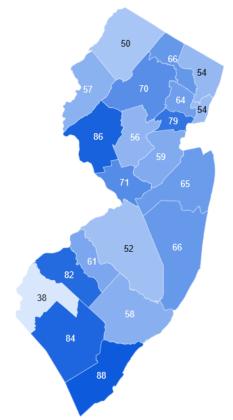




Percentage of 0-6 Directory Listings With Accurate Insurance Network







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
Total	816,774



Thank you!

Connect with us today at 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	
	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	
3	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
4	Camden	Horizon NJ Health	Horizon	Υ	Υ
	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Aetna		
6	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC		
	Passaic	Horizon, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
	Monmouth	Horizon NJ Health	Horizon		
9	Middlesex	United Health Care	UHC	Υ	Υ
	Somerset	Horizon & UHC	Horizon	Υ	Υ
11	Hudson	Horizon NJ Health	Horizon	Υ	Υ
12	Middlesex	Horizon NJ Health	Horizon	Υ	Υ
13	Middlesex	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	Υ
14	Monmouth	United Health Care	UHC	Υ	Υ
15	Hudson	Aetna, Fidelis, & Wellpoint	Fidelis	Υ	Υ
16	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
17	Essex	Aetna, Fidelis, & Wellpoint	Fidelis	Υ	Υ
	Bergen	United Health Care	UHC		
	Atlantic	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Υ
	Mercer	Horizon NJ Health	Horizon	Y	Y
	Union	United Health Care	UHC	Ý	Ϋ́
	Essex	Horizon NJ Health	Horizon	Ý	
	Mercer	Horizon NJ Health	Horizon	Ϋ́	Υ
	Monmouth	United Health Care	UHC	Y	Y
	Morris	United Health Care	UHC	Y	Y
	Warren			1	ī
		Horizon, Fidelis, Wellpoint, & UHC	Fidelis		
	Ocean	United Health Care	UHC		
	Passaic	Aetna & Wellpoint	Wellpoint	Y	Y
	Morris	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
	Hudson	United Health Care	UHC	Y	Υ
	Essex	Horizon, Aetna, & Wellpoint	Wellpoint	Y	.,
	Essex	United Health Care	UHC	Y	Y
	Union	United Health Care	UHC	Y	Y
	Monmouth	Horizon NJ Health	Horizon	Υ	Υ
	Burlington	Aetna, Fidelis, Wellpoint, & UHC	Aetna		
	Bergen	Horizon & UHC	Horizon		
	Bergen	Horizon & UHC	UHC	Υ	
	Monmouth	Horizon, Fidelis, Wellpoint, & UHC	Fidelis		
	Atlantic	Horizion & Fidelis	Fidelis		
	Burlington	Horizon NJ Health	Horizon		
41	Camden	Horizon NJ Health	Horizon	Υ	
42	Somerset	United Health Care	UHC		
	Essex	Horizon & UHC	Horizon	Υ	
44	Mercer	Horizon & UHC	UHC	Y	Υ
45	Gloucester	Horizion & Fidelis	Fidelis		
46	Somerset	Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
47	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
48	Middlesex	United Health Care	UHC	Υ	Υ
49	Passaic	United Health Care	UHC	Υ	Υ
50	Somerset	Horizon NJ Health	Horizon		
	Middlesex	Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
	Monmouth	Horizon NJ Health	Horizon	Y	
	Ocean	Horizon NJ Health	Horizon		
	Monmouth	Horizon NJ Health	Horizon		
	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
	Warren	Horizon & UHC	Horizon	Ý	Y
	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Ϋ́	•
	Camden	Horizon & UHC	UHC	Ϋ́	
	Union	Horizon, Aetna, Wellpoint, & UHC	Aetna	ſ	
				V	V
60	Passaic	Horizon & UHC	UHC	Υ	Υ

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.

	Middlesex	Horizon & UHC	Horizon		
62	Somerset	Horizon & UHC	UHC		
63	Hudson	Horizon, Aetna, & Wellpoint	Wellpoint	Υ	Υ
64	Passaic	Horizon & UHC	Horizon		
65	Mercer	Horizon & UHC	Horizon	Υ	
66	Mercer	Fidelis & Wellpoint	Wellpoint		
	Mercer	Horizon & UHC	UHC	Υ	Υ
	Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Ý	Ϋ́
	Morris			Ϋ́	Y
		Horizon & UHC	Horizon	1	1
	Camden	Horizon NJ Health	Horizon		
	Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Y	Υ
	Mercer	Horizon NJ Health	Horizon	Υ	
	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	
74	Union	Horizon & UHC	Horizon	Υ	Υ
75	Salem	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	
76	Camden	United Health Care	UHC		
77	Sussex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
	Somerset	Horizon & UHC	UHC	Υ	Υ
	Hudson	Aetna & Fidelis	Aetna	Ý	Ý
	Hudson	Aetna & Wellpoint		Y	Y
			Wellpoint	1	ī
	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		.,
	Hunterdon	Aetna, Fidelis, & Wellpoint	Aetna	Y	Υ
	Hudson	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	Υ
84	Bergen	Horizon & UHC	UHC	Υ	Υ
85	Hudson	Aetna, Fidelis, & Wellpoint	Aetna	Υ	Υ
86	Hudson	Horizon NJ Health	Horizon		
	Hudson	Fidelis Better Care	Fidelis		
88	Essex	Horizon & UHC	UHC	Υ	Υ
	Middlesex	United Health Care	UHC	Ý	Ϋ́
	Bergen	United Health Care	UHC	Y	Y
				1	1
		Horizon, Aetna, & Wellpoint	Wellpoint		
	Ocean	Horizon NJ Health	Horizon		
	Somerset	Horizon NJ Health	Horizon	Υ	
94	Atlantic	United Health Care	UHC		
95	Somerset	Horizon NJ Health	Horizon	Υ	
96	Somerset	Horizon NJ Health	Horizon	Υ	
97	Monmouth	Horizon & UHC			
98	Union	Horizon NJ Health	Horizon		
99	Morris	Horizon NJ Health	Horizon		
	Camden	Aetna, Fidelis, & Wellpoint			
	Camden	Aetna, Fidelis, & Wellpoint			
	Bergen	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
	Monmouth	United Health Care	UHC		
	Essex	Horizon & UHC	Horizon	Y	Y
	Passaic	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
106	Essex	Horizon, Aetna, Wellpoint, & UHC	Aetna		
107	Passaic	Horizon NJ Health	Horizon	Υ	
108	Essex	Horizon NJ Health	Horizon		
	Burlington	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Υ	
	Middlesex	Horizon & UHC	UHC	Ý	Υ
	Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Ϋ́	
				Ϋ́Υ	Υ
	Morris	United Health Care	UHC		
	Camden	Horizon NJ Health	Horizon	Y	Y
	Gloucester	Horizon & UHC	Horizon	Y	Υ
	Camden	Horizon & UHC	Horizon	Υ	Υ
116	Camden	United Health Care	UHC		Υ
117	Camden	Horizon & UHC	Horizon	Υ	Υ
118	Cape May	Horizon NJ Health	Horizon	Υ	
	Mercer	Horizon & UHC	Horizon	Ý	Υ
	Monmouth	Horizon NJ Health	Horizon	Ϋ́	•
	Morris	Horizon & UHC	Horizon	Y	Υ
	Passaic	Horizon & Aetna	Horizon	Υ	Υ
	Hudson	Aetna & Wellpoint	Aetna	Υ	

124 Ocean	Horizon NJ Health	Horizon	Υ	
125 Ocean	Aetna, Fidelis, Wellpoint, & UHC	Aetna		
126 Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	Υ
127 Essex	Horizon & UHC	UHC	Υ	
128 Ocean	Horizon, Aetna, Wellpoint, & UHC	Aetna		
129 Essex	Aetna & Wellpoint	Wellpoint	Υ	Υ
130 Middlesex	Horizon, Aetna, Wellpoint, & UHC	UHC	Υ	Υ
131 Essex	Aetna & Wellpoint	Aetna	Ý	Ϋ́
132 Middlesex	United Health Care	UHC		•
133 Camden	United Health Care	UHC	Υ	
134 Somerset	Horizon NJ Health	Horizon	Ϋ́	Υ
135 Essex	Horizon & UHC	UHC	Ý	Ý
136 Hudson			Ϋ́	Y
	Horizon & UHC	Horizon		
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	Υ	Y
140 Union	Horizon & UHC	Horizon	Υ	Υ
141 Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
142 Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
143 Passaic	Aetna & Wellpoint	Aetna	Υ	Υ
144 Mercer	Horizon NJ Health	Horizon		
145 Union	Horizon NJ Health	Horizon	Υ	Υ
146 Middlesex	Horizon NJ Health	Horizon		
147 Passaic	Horizon NJ Health	Horizon	Υ	Υ
148 Passaic	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		· ·
149 Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	
			Y	V
150 Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		Y
151 Mercer	Horizon & UHC	Horizon	Y	Y
152 Bergen	United Health Care	UHC	Υ	Υ
153 Monmouth	Horizon & UHC	Horizon	Υ	Υ
154 Ocean	Horizon NJ Health	Horizon		
155 Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Υ	Υ
156 Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
157 Camden	Aetna, Fidelis, & Wellpoint	Aetna	Υ	
158 Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
159 Salem	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
160 Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
161 Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	
	Horizon NJ Health	Horizon	Ϋ́	Υ
	Horizon NJ Health	Horizon	Ϋ́	Ϋ́
164 Union	Horizon, Aetna, Wellpoint, & UHC	Aetna	Ý	Ϋ́
		UHC	Ý	Ϋ́
165 Cape May	Horizon & UHC		Y	Y
	Horizon, Aetna, & Wellpoint	Wellpoint		
167 Gloucester	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Y
168 Cape May	Aetna & Wellpoint	Aetna	Y	Y
	Aetna, Wellpoint, & UHC	Aetna	Y	Y
	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
171 Somerset	Horizon NJ Health	Horizon	Υ	Υ
172 Camden	Horizon & UHC	Horizon		
173 Gloucester	Horizon & UHC	UHC	Υ	Υ
174 Middlesex	Horizon & UHC	Horizon	Υ	Υ
175 Burlington	Horizon NJ Health	Horizon		
176 Middlesex	Horizon NJ Health	Horizon	Υ	
177 Bergen	United Health Care	UHC	Ϋ́	Υ
	Horizon & UHC	UHC	Y	
178 Ocean	Horizon & UHC	UHC	Y	
178 Ocean 179 Camden	Horizon & UHC	Horizon	Υ	V
178 Ocean 179 Camden 180 Middlesex	Horizon & UHC Horizon & UHC	Horizon Horizon	Y Y	Y
178 Ocean 179 Camden 180 Middlesex 181 Middlesex	Horizon & UHC Horizon & UHC Aetna & Wellpoint	Horizon Horizon Wellpoint	Y Y Y	Υ
178 Ocean 179 Camden 180 Middlesex 181 Middlesex 182 Middlesex	Horizon & UHC Horizon & UHC Aetna & Wellpoint Horizon & UHC	Horizon Horizon Wellpoint UHC	Y Y	
178 Ocean 179 Camden 180 Middlesex 181 Middlesex 182 Middlesex 183 Bergen	Horizon & UHC Horizon & UHC Aetna & Wellpoint Horizon & UHC United Health Care	Horizon Horizon Wellpoint UHC UHC	Y Y Y	Υ
178 Ocean 179 Camden 180 Middlesex 181 Middlesex 182 Middlesex 183 Bergen 184 Gloucester	Horizon & UHC Horizon & UHC Aetna & Wellpoint Horizon & UHC United Health Care Horizon, Aetna, Fidelis, Wellpoint, & UHC	Horizon Horizon Wellpoint UHC UHC Fidelis	Y Y Y	Y Y
178 Ocean 179 Camden 180 Middlesex 181 Middlesex 182 Middlesex 183 Bergen	Horizon & UHC Horizon & UHC Aetna & Wellpoint Horizon & UHC United Health Care	Horizon Horizon Wellpoint UHC UHC	Y Y Y	Υ

187 Essex					
189 Middlesex	187 Essex	United Health Care	UHC		
190 Passaic Horizon & UHC Horizon N Health Horizon N Horiz	188 Essex	Horizon NJ Health	Horizon		
191 Cocan			Horizon		
192 Middlesex	190 Passaic	Horizon & UHC	UHC		
193 Bergen	191 Ocean	Horizon NJ Health	Horizon		
195 Altanitc	192 Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	Υ
195 Allantic	193 Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
1996 Camden Horizon, Abura, Fidelis, & Wellpoint Wellpoint 199 Atlantic Horizon, Aetna, Fidelis, Wellpoint, & UHC 199 Atlantic Horizon, Aetna, Fidelis, Wellpoint, & UHC 200 Mercer Horizon, Aetna, Fidelis, Wellpoint, & UHC 201 Atlantic Horizon, Aetna, Fidelis, & Wellpoint Aetna 202 Cumberland Horizon, Aetna, Fidelis, & Wellpoint Aetna 203 Middleseax Horizon, Aetna, Fidelis, & Wellpoint 203 Middleseax Horizon, Aetna, Fidelis, & Wellpoint 205 Camden Horizon, Aetna, Fidelis, & Wellpoint, & UHC 207 Bergen Horizon, Aetna, Fidelis, Wellpoint, & UHC 207 Bergen Horizon, Aetna, Fidelis, Wellpoint, & UHC 208 Camden Horizon, Aetna, Fidelis, Wellpoint, & UHC 209 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 210 Somerset Horizon Aetna, Fidelis, Wellpoint, & UHC 211 Somerset Horizon & UHC 212 Camden United Health Care 213 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 214 Passaic Horizon & UHC 215 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 216 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 217 Coean Horizon & UHC 218 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 221 Union Aetna, Fidelis, Wellpoint, & UHC 222 Warren Horizon, Aetna, Fidelis, Wellpoint, & UHC 223 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 224 Mercer Horizon, Aetna, Fidelis, Wellpoint, & UHC 225 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 226 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 227 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 228 Passaic Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Passaic Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Passaic Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Canden Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Canden Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Canden Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Can	194 Passaic	Aetna & Wellpoint			
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198 Atlantic Horizon, Aerna, Fidelis, & Wellpoint, & UHC 199 Atlantic Horizon, Aerna, Fidelis, Wellpoint, & UHC 200 Mercer Horizon, Aerna, Fidelis, & Wellpoint, & UHC 201 Atlantic Horizon, Aerna, Fidelis, & Wellpoint 202 Cumberland Horizon, Aerna, Fidelis, & Wellpoint 203 Middlesex Aerna, Fidelis, & Wellpoint 204 Gloucester Aerna, Fidelis, & Wellpoint, & UHC 206 Gloucester Aerna, Fidelis, & Wellpoint, & UHC 207 Bergen Horizon, Aerna, Fidelis, Wellpoint, & UHC 208 Germander Horizon, Aerna, Fidelis, Wellpoint, & UHC 209 Bergen Horizon, Aerna, Fidelis, Wellpoint, & UHC 209 Bergen Horizon, Aerna, Fidelis, Wellpoint, & UHC 200 Sersex United Health Care 209 Burlington Horizon, Aerna, Fidelis, Wellpoint, & UHC 210 Somerset Horizon NJ Health 211 Somerset Horizon NJ Health 212 Camden United Health Care 213 Hudson Horizon, Aerna, Fidelis, Wellpoint, & UHC 214 Passaic Horizon & UHC 215 Hudson Horizon, Aerna, Fidelis, Wellpoint, & UHC 216 Hudson Horizon, Aerna, Fidelis, Wellpoint, & UHC 217 Ocean Horizon Auri, Fidelis, Wellpoint, & UHC 218 Burlington Horizon, Aerna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aerna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aerna, Fidelis, Wellpoint, & UHC 210 Horizon, Aerna, Fidelis, Wellpoint, & UHC 211 Horizon, Aerna, Fidelis, Wellpoint, & UHC 212 Union Aerna, Fidelis, Wellpoint, & UHC 213 Hudson Horizon, Aerna, Fidelis, Wellpoint, & UHC 214 Passaic Horizon, Aerna, Fidelis, Wellpoint, & UHC 215 Hudson Horizon, Aerna, Fidelis, Wellpoint, & UHC 216 Horizon, Aerna, Fidelis, Wellpoint, & UHC 217 Cesan Horizon, Aerna, Fidelis, Wellpoint, & UHC 218 Burlington Horizon, Aerna, Fidelis, Wellpoint, & UHC 229 Essex Horizon, Aerna, Fidelis, Wellpoint, & UHC 220 Essex Horizon, Aerna, Fidelis, Wellpoint, & UHC 221 Union Aerna, Fidelis, Wellpoint, & UHC 222 Horizon Horizon, Aerna, Fidelis, Wellpoint, & UHC 223 Essex Horizon, Aerna, Fidelis, Wellpoint, & UHC 224 Horizon United Health Care 225 Essex Horizon, Aerna, Fidelis, Wellpoint, & UHC 226 Canden Horizon, Aerna, Fidelis, Wellpoint, &				Υ	Υ
199 Atlantic Horizon, Aetna, Fidelis, Wellpoint, & UHC 200 Mercer Horizon, Aetna, Fidelis, Wellpoint, & UHC 201 Atlantic Horizon, Aetna, Fidelis, Wellpoint 202 Cumberland Horizon, Aetna, & Fidelis 203 Middlesex Horizon, Aetna, & Fidelis 204 Gloucester Aetna, Fidelis, & Wellpoint 205 Camden Horizon, Aetna, Fidelis, & Wellpoint 206 Camden Horizon, Aetna, Fidelis, Wellpoint, & UHC 207 Bergen Horizon, Aetna, Fidelis, Wellpoint, & UHC 208 Cseese Winted Health Care 209 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 210 Somerset Horizon Aetna, Fidelis, Wellpoint, & UHC 211 Somerset Horizon & UHC 212 Camden Horizon, Aetna, Fidelis, Wellpoint, & UHC 213 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 214 Passaic Horizon & UHC 215 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 216 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 217 Coean Horizon & UHC 218 Hudson Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Fidelis & Wellpoint 210 Sesex Horizon Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 219 Burlington Horizon, Aetna, Fidelis, Wellpoint, & UHC 220 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 221 Union Aetna, Fidelis, Wellpoint, & UHC 222 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 223 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 224 Mercer Horizon, Aetna, Fidelis, Wellpoint, & UHC 225 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 226 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 227 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 228 Essex Horizon, Aetna, Fidelis, Wellpoint, & UHC 229 Fassaic Horizon, Aetna, Fidelis, Wellpoint, & UHC 230 Mommouth Horizon, Aetna, Fidelis, Wellpoint, & UHC 231 Mommouth Horizon Horizon, Aetna, Fidelis, Wellpoint, & UHC 232 Mommouth Horizon Aetna, Fidelis, Wellpoint, & UHC 233 Mommouth Horizon Aetna, Fidelis, Wellpoint, & UHC 234 Hudson United		Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
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206 Cumberland Horizon, Aetna, Fidelis, Wellpoint, & UHC Fidelis			vveiipoint	Y	Y
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210 Somerset Horizon NJ Health Horizon Y Y Y					
211 Somerset	209 Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	•	
212 Camden	210 Somerset	Horizon NJ Health	Horizon	Υ	Υ
213 Hudson	211 Somerset	Horizon & UHC	UHC		
214 Passaic	212 Camden	United Health Care	UHC	Υ	
215 Hudson Horizon, Aetna, Fidelis, & Wellpoint Wellpoint Aetna Horizon, Aetna, Fidelis, Wellpoint, & UHC Aetna Horizon NJ Health Horizon NJ Health Horizon NJ Health Horizon NJ Health Horizon Pidelis Wellpoint Fidelis Y Pidelis Wellpoint Fidelis Y Pidelis Y Pidelis Wellpoint Fidelis Y Pidelis Y Pidelis Y Pidelis Wellpoint Fidelis Y Pidelis Pidelis Pidelis Y Pidelis Pidelis Pidelis Y Pidelis Pidelis Pidelis Pidelis Pidelis Pidelis Y Pidelis Pide	213 Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
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305 Gloucester Aetna, Wellpoint, & UHC UHC Y	Υ
306 Atlantic Horizon NJ Health Horizon	
	Υ
308 Monmouth United Health Care UHC Y	
	Υ
****	Y
311 Monmouth Aetna, Fidelis, & Wellpoint Fidelis	
312 Monmouth Horizon & UHC UHC	

313 Camden	Horizon NJ Health	Horizon	Υ	Υ
314 Passaic	Fidelis & Wellpoint	Fidelis		
315 Union	Aetna & Wellpoint	Wellpoint	Υ	
316 Union	Horizon, Aetna, & Wellpoint			
317 Burlington	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	Υ
318 Union	Aetna & Wellpoint	Aetna	Y	Y
319 Union	Horizon NJ Health	Horizon	•	·
320 Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	Υ
321 Bergen	Horizon NJ Health	Horizon	'	
322 Essex	Aetna, Wellpoint, & UHC	UHC	Υ	
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	Υ	
328 Cape May	Aetna, Fidelis, & Wellpoint			
329 Somerset	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Υ	Υ
330 Passaic	Horizon & UHC	UHC		
331 Bergen	United Health Care	UHC	Υ	Υ
332 Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
333 Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
334 Hudson	Horizon & UHC	UHC		
335 Camden	Horizon & UHC	UHC	Υ	Υ
336 Union	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Ý	Ϋ́
337 Ocean	United Health Care	UHC	Ϋ́	
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338 Somerset		Horizon		
339 Ocean	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	
340 Hudson	Horizon, Wellpoint, & UHC	Wellpoint	Υ	Y
341 Bergen	Horizon, Aetna, & Wellpoint	Wellpoint		
342 Hunterdon	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	
343 Burlington	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
344 Hunterdon	United Health Care	UHC		
345 Somerset	United Health Care	UHC	Υ	Υ
346 Burlington	Horizon & UHC	UHC	Υ	Υ
347 Essex	United Health Care	UHC		
348 Hudson	Horizon & UHC	UHC	Υ	Υ
349 Hudson	Horizon NJ Health	Horizon	•	·
350 Essex	Horizon & UHC	Horizon	Υ	Υ
351 Burlington	Horizon NJ Health	Horizon	!	ļ.
352 Burlington	Horizon NJ Health	Horizon		
353 Union	United Health Care	UHC	Υ	
354 Monmouth		Horizon		
355 Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	
356 Camden	Horizon NJ Health	Horizon		
357 Bergen	Horizon, Aetna, & Wellpoint	Aetna	Υ	Υ
358 Hudson	Horizon NJ Health	Horizon		
359 Middlesex	Horizon & UHC	UHC		
360 Middlesex	Horizon NJ Health	Horizon	Υ	Υ
361 Bergen	Horizon & UHC	Horizon	Y	Y
362 Essex	Horizon & UHC	Horizon	Ϋ́	Ϋ́
363 Hudson	United Health Care	UHC	Ϋ́	Ý
364 Atlantic	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	'
365 Essex	Horizon NJ Health	Horizon	Ϋ́	Υ
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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	Υ	
370 Camden	Horizon & UHC	UHC		
371 Hudson	Horizon & UHC	UHC	Υ	
372 Bergen	Horizon & UHC	Horizon	Υ	Υ
373 Monmouth	Horizon & UHC	UHC		
374 Union	Horizon & UHC	Horizon	Υ	
374 Union 375 Middlesex	Horizon & UHC Horizon & UHC	Horizon UHC	Y Y	

376 Middlesex	Horizon NJ Health	Horizon	Υ	
377 Middlesex	Horizon NJ Health	Horizon	Υ	
378 Middlesex	Horizon NJ Health	Horizon	Υ	
379 Essex	Aetna & Wellpoint	Wellpoint		
380 Essex	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	Υ
381 Hudson	United Health Care	UHC	Υ	Υ
382 Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
383 Camden	Horizon & UHC	UHC	Υ	Υ
384 Hudson	Horizon & Wellpoint	Wellpoint	Υ	Υ
385 Union	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
386 Union	United Health Care	UHC		
387 Camden	Horizon NJ Health	Horizon		
388 Mercer	Horizon & UHC	UHC	Υ	Υ
389 Mercer	Horizon NJ Health	Horizon		
390 Mercer	Horizon & UHC	UHC	Υ	Υ
391 Morris	United Health Care	UHC	Ϋ́	Ý
392 Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	·	
393 Essex	Aetna & Wellpoint	Wellpoint	Υ	Υ
394 Hudson	Horizon & UHC	Horizon	Ϋ́	Ϋ́
395 Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Ý	Ϋ́
396 Monmouth	Horizon & UHC	Horizon	Ϋ́	Ϋ́
397 Monmouth	Horizon NJ Health	Horizon	Ϋ́	Y
398 Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
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399 Essex	Horizon NJ Health	Horizon	V	V
400 Mercer	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y Y	Y
401 Mercer	Horizon, Aetna, Wellpoint, & UHC	Aetna		Y
402 Atlantic	Horizon NJ Health	Horizon	Υ	
403 Camden	United Health Care	UHC	V	V
404 Mercer	Horizon & Aetna	Horizon	Υ	Υ
405 Camden	Horizon, Aetna, & UHC	Aetna	.,	.,
406 Gloucester	Horizon, Aetna, & UHC	Aetna	Y	Υ
407 Monmouth	Horizon NJ Health	Horizon	Υ	
408 Hudson	Horizon & Wellpoint	Wellpoint		
409 Ocean	Horizion & Fidelis	Fidelis		
410 Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Y	
411 Hudson	United Health Care	UHC	Υ	Υ
412 Bergen	Horizon, Aetna, & Wellpoint	Aetna		
413 Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
414 Hunterdon	Horizon NJ Health	Horizon	Y	
415 Hunterdon	Horizon & UHC	Horizon	Y	Υ
416 Mercer	Aetna, Fidelis, & Wellpoint	Fidelis	Υ	
417 Mercer	Horizon & UHC	UHC	Υ	
418 Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
419 Ocean	Horizon & UHC	UHC		
420 Essex	Horizon & UHC	UHC		
421 Essex	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	
422 Hudson	Horizon NJ Health	Horizon		
423 Bergen	Horizon & UHC	Horizon	Υ	Υ
424 Essex	Horizon & UHC	UHC		
425 Middlesex	Horizon NJ Health	Horizon	Υ	
426 Union	Horizon NJ Health	Horizon	Υ	
427 Essex	United Health Care	UHC		
428 Passaic	Horizon, Aetna, & Wellpoint	Aetna		
429 Bergen	United Health Care	UHC	Υ	
430 Ocean	Aetna, Fidelis, & Wellpoint	Aetna	Υ	
431 Ocean	Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
432 Hudson	Horizon NJ Health	Horizon		
433 Ocean	Horizon NJ Health	Horizon		
434 Morris	United Health Care	UHC	Υ	Υ
435 Middlesex	United Health Care	UHC		
436 Middlesex	Horizon NJ Health	Horizon		
437 Hudson	Horizon NJ Health	Horizon		
438 Hudson	United Health Care	UHC		
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490	Hudson	United Health Care	UHC		
	Burlington	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC		Υ
	Middlesex		Horizon	Υ	Y
		Horizon NJ Health			
	Monmouth	Horizon, Aetna, Fidelis, & UHC	Fidelis	Y	Y
	Monmouth	Horizon & UHC	UHC	Y	Y
	Essex	Horizon NJ Health	Horizon	Υ	Y
	Essex	Horizon NJ Health	Horizon	Υ	Υ
446	Essex	Horizon NJ Health	Horizon	Υ	Υ
447	Essex	Horizon NJ Health	Horizon	Υ	Υ
448	Essex	Horizon NJ Health	Horizon	Υ	Υ
449	Essex	Horizon & UHC	UHC	Υ	Υ
450	Middlesex	Aetna, Fidelis, & Wellpoint	Fidelis		
451	Middlesex	Horizon & UHC	UHC	Υ	
	Burlington	Horizon, Aetna, & Wellpoint	Aetna	Y	Υ
	Salem	Horizon NJ Health		,	•
	Essex	Aetna & Wellpoint	Aetna	Υ	٧
	Middlesex	Horizon NJ Health	Horizon	ļ.	· ·
	Middlesex	Horizon, Aetna, Wellpoint, & UHC	Aetna	V	
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	Monmouth	Horizon NJ Health	Horizon		
	Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	.,	.,
	Morris	United Health Care	UHC	Υ	Υ
	Bergen	Aetna, Fidelis, & Wellpoint	Aetna	Υ	Υ
461	Monmouth	Horizon & UHC	Horizon	Υ	Υ
462	Hudson	Aetna, Wellpoint, & UHC	UHC	Υ	
463	Hudson	Horizon NJ Health	Horizon		
464	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
465	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	Υ
466	Mercer	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
	Cumberland		Wellpoint	Υ	Y
	Gloucester	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
	Salem	Aetna, Fidelis, & Wellpoint	Fidelis	Ý	Ý
		Horizon, Fidelis, Wellpoint, & UHC	Fidelis	Ý	Ϋ́
	Camden	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Ϋ́	Y
	Burlington	Aetna, Fidelis, & Wellpoint	riuelis 	ı	ī
	Bergen	Horizon NJ Health	UHC		
	Passaic	Horizon & UHC	UHC	.,	.,
	Camden	United Health Care	UHC	Υ	Υ
	Ocean	Horizon & UHC	UHC	Υ	
477	Ocean	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
478	Ocean	Horizon & UHC	UHC	Υ	Υ
479	Bergen	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
480	Passaic	Horizon NJ Health	Horizon	Υ	Υ
	Ocean	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
	Passaic	Horizon & UHC	UHC	Y	Y
		Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Ϋ́	Ϋ́
	Bergen	United Health Care	UHC	Ϋ́	Y
	Union	Horizon NJ Health	Horizon	Ϋ́	•
	Union	Horizon NJ Health	Horizon	1	
	Essex	Horizon NJ Health			
			Horizon	V	V
	Union	United Health Care	UHC	Y	Υ
	Middlesex	Horizon NJ Health	Horizon	Y	
	Monmouth	United Health Care	UHC	Υ	
	Burlington	Horizon & UHC	UHC	Υ	
	Mercer	Horizon NJ Health	Horizon	Υ	
	Mercer		Aetna		
494	Camden	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
495	Passaic	Horizon, Aetna, & Wellpoint	Aetna	Υ	
496	Bergen	Horizon NJ Health	UHC		
	Gloucester	Aetna, Fidelis, & Wellpoint	Wellpoint	Υ	Υ
497		Horizon & UHC	UHC		
	Ocean				
498			Wellpoint		
498 499	Somerset	Aetna & Wellpoint	Wellpoint Horizon	Υ	Υ
498 499 500			Wellpoint Horizon UHC	Y	Y

504 Hudson	502	Warren	Horizon NJ Health	Horizon		
504 Hudson	503	Burlington	Horizon NJ Health	Horizon		
505 Middlesex			United Health Care	UHC	Υ	Υ
506 Somerset						
507 Middlesex Horizon, Alera, Wellpoint, & UHC Aetha Y 508 Hudson Horizon, Aetha, Wellpoint, & UHC Y Y 511 Cumberland Horizon, Alera, Fidelis, Wellpoint, & UHC Y Y 511 Cumberland Horizon, Alera, Fidelis, Wellpoint, & UHC Y Y 511 Cumberland Horizon, Alera, & Wellpoint Horizon N Health Horizon, Alera, & Wellpoint Horizon, Alera, & Wellpoint Horizon, Alera, & Wellpoint Horizon, Alera, Fidelis, & Wellpoint Horizon, Meanth Horizon, Alera, Fidelis, & Wellpoint Horizon, Alera, & UHC Alera, Fidelis, & Wellpoint Horizon, Alera, Wellpoint, & UHC Alera, Fidelis, & Wellpoint Horizon, Alera, Wellpoint, & UHC Alera, Wellpoint, & UHC Alera, Fidelis, & Wellpoint Alera, Fidelis, & Wellpoint Horizon, Alera, Wellpoint, & UHC Alera, Fidelis, & Wellpoint Fidelis, & Wellpoint Fidelis, & Wellpoint Fidelis, & We						
508 Middlesex				Horizon		
509 Hudson					Υ	
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1516 Somerset						
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518 Union					Y	Y
1519 Hudson						
520 Cumberland Horizon NJ Health Aetna Fidelis, Wellpoint						Υ
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522 Bergen Aetna, Fidelis, & Wellpoint					Υ	
523 Monmouth	521	Monmouth	Aetna & Wellpoint	Aetna		
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527 Burlington United Health Care UHC 528 Union Horizon N. Health Horizon N. Y Y 530 Morris Horizon & UHC Aetna Horizon Y Y 531 Cumberland Horizon NJ Health Horizon D. Y Y 532 Monmouth Horizon, Aetna, Wellpoint, & UHC Wellpoint Y Y 533 Bergen Horizon, Aetna, Wellpoint, & UHC Aetna Y Y 534 Essex Horizon, Aetna, Wellpoint, & UHC Aetna Y Y 535 Essex Aetna, Fidelis, & Wellpoint Wellpoint Wellpoint Y 537 Hudson Horizon & UHC Horizon & UHC Y Y 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, Aetna, Wellpoint, & UHC Wellpoint Y Y 543 Salem United Health Care	526	Bergen	Aetna, Fidelis, & Wellpoint	Fidelis		
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543 Salem United Health Care 544 Union United Health Care UHC Y Y 545 Bergen Aetna, Fidelis, Wellpoint, & UHC Wellpoint Wellpoint 546 Morris Horizon, Aetna, Fidelis, & Wellpoint 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, & UHC UHC Y Y 551 Essex Aetna & Wellpoint Aetna 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 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>Υ</td>						Υ
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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 Aetna 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 & UHC UHC Y Y						
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 Aetna 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 NJ Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y 560 Camden Horizon NJ Health	544	Union	United Health Care	UHC	Υ	Y
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 558 Essex Horizon N Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y Y 560 Camden Horizon NJ Health Horizon	545	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
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 558 Essex Horizon NJ Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y 560 Camden Horizon NJ Health Horizon Y 561 Camden United Health Care UHC Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC	546	Morris	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint		
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 557 Essex Horizon NJ Health Horizon Y Y 558 Essex Horizon NJ Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y Y 560 Camden Horizon NJ Health Horizon Y Y 561 Camden United Health Care UHC Y Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC Y Y	547	Hudson	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
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 557 Essex Horizon NJ Health Horizon Y Y 558 Essex Horizon NJ Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y Y 560 Camden Horizon NJ Health Horizon Y Y 561 Camden United Health Care UHC Y Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC Y Y	548	Essex	Aetna & Wellpoint	Aetna	Υ	Υ
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 NJ Health Horizon Y Y 559 Hudson Aetna & Wellpoint Y 560 Camden Horizon NJ Health Horizon Y 561 Camden United Health Care UHC Y 562 Passaic Horizon N UHC UHC Y Y 563 Middlesex United Health Care UHC Y Y						Υ
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 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 Y 561 Camden United Health Care UHC Y 562 Passaic Horizon & UHC UHC Y 563 Middlesex United Health Care 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 Y 560 Camden Horizon NJ Health Horizon Y Y 561 Camden United Health Care UHC Y Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC 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 Y 560 Camden Horizon NJ Health Horizon Horizon Y Y 561 Camden United Health Care UHC Y Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC 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 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						
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 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						
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						
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						
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						
559 Hudson Aetna & Wellpoint Y 560 Camden Horizon NJ Health Horizon 561 Camden United Health Care UHC Y 562 Passaic Horizon & UHC Y Y 563 Middlesex United Health Care UHC Y 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				UHC	Y	
561 Camden United Health Care UHC Y 562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC Y Y						Y
562 Passaic Horizon & UHC UHC Y Y 563 Middlesex United Health Care UHC Y Y					.,	
563 Middlesex United Health Care UHC Y Y						,.
564 Union United Health Care UHC Y Y						
	564	Union	United Health Care	UHC	Υ	Υ

56	5 Middlesex	Horizon NJ Health	Horizon		
	6 Essex	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
	7 Morris	Horizon NJ Health	Horizon	Υ	
	B Middlesex	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	·	
	9 Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint		
	Dergen D Passaic		·	V	V
		Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Y	ĭ
	1 Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC			
	2 Hudson	Aetna, Fidelis, Wellpoint, & UHC			
	3 Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	
	4 Middlesex	Aetna, Fidelis, Wellpoint, & UHC	UHC	Υ	Υ
57	5 Union	Horizon, Aetna, & Wellpoint	Aetna	Υ	Υ
57	6 Essex	Aetna, Fidelis, & Wellpoint	Aetna	Υ	Υ
57	7 Essex	Aetna, Fidelis, & Wellpoint	Fidelis	Υ	Υ
57	B Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
	9 Bergen	Aetna & Wellpoint	Aetna	Y	
	Dergen Bergen	Aetna & Wellpoint	Wellpoint	•	
	1 Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Aetna	Υ	Υ
				1	ī
	2 Bergen	Horizon & UHC	Horizon		
	3 Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
	4 Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Y	
58	5 Camden	United Health Care	UHC	Υ	Υ
58	6 Ocean	Aetna, Fidelis, & UHC	Fidelis	Υ	Υ
58	7 Ocean	Horizon, Aetna, Fidelis, & UHC	Aetna	Υ	Υ
58	Bergen	Horizon NJ Health	UHC		Υ
	9 Union	United Health Care	UHC	Υ	Υ
) Monmouth	United Health Care	UHC	Y	Y
	1 Atlantic	Horizon NJ Health	Horizon		•
	2 Middlesex				
		Horizon NJ Health	Horizon	V	Υ
	3 Middlesex	Horizon & UHC	UHC	Y	
	4 Camden	Horizon NJ Health	Horizon	Υ	Υ
59	5 Camden	Horizon NJ Health	Horizon	Υ	Υ
59	6 Middlesex	Horizon NJ Health	Horizon		
59	7 Union	Horizon & UHC	UHC	Υ	Υ
59	3 Camden	Horizon NJ Health	Horizon		
59	9 Essex	Horizon NJ Health	Horizon	Υ	Υ
) Essex	Horizon & UHC	UHC	Υ	Υ
	1 Camden	Horizon NJ Health	Horizon	Ý	•
	2 Union		Aetna	Ϋ́	
		Aetna & Wellpoint		ı	
	3 Union	Horizon & UHC	Horizon	.,	.,
	4 Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	Y
	5 Bergen	Horizon & UHC	Horizon		
60	6 Passaic	United Health Care	UHC	Υ	
60	7 Essex	United Health Care	UHC	Υ	
60	B Essex	Horizon NJ Health	Horizon		
60	9 Bergen	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
) Morris	Horizon & UHC	UHC	Υ	Υ
	1 Passaic	Horizon NJ Health	Horizon	Ý	
	2 Passaic	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	V	
	3 Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Y	
	4 Camden	United Health Care	UHC	Υ	Y
	5 Hudson	Horizon NJ Health	Horizon		
61	6 Monmouth	Horizon NJ Health	Horizon		
61	7 Mercer	Aetna, Fidelis, & Wellpoint	Fidelis		
61	3 Union	United Health Care	UHC	Υ	Υ
	9 Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Y
) Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Ϋ́	Ϋ́
		United Health Care	UHC	Ϋ́	•
				Y	V
	2 Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	T	Υ
	3 Salem	Horizon & UHC	Horizon	.,	
	4 Camden	Horizon NJ Health	Horizon	Y	
	5 Hudson	Aetna & Wellpoint	Aetna	Υ	Υ
62	6 Camden	Horizon & UHC	UHC	Υ	Υ
	7 Middlesex	United Health Care	UHC	Υ	Υ

628	Hudson		Aetna		
629	Warren	Horizon NJ Health	Horizon	Υ	Υ
630	Burlington	Aetna, Fidelis, & Wellpoint	Fidelis		
	Monmouth	Horizon NJ Health	Horizon		
	Middlesex	Horizon & UHC	UHC	Υ	Υ
	Middlesex	Horizon & UHC	UHC	Υ	Υ
	Union	Aetna & Wellpoint	Aetna		
	Union	United Health Care	UHC	Y	Y
	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Y	Υ
	Middlesex	Aetna, Fidelis, & Wellpoint	Aetna	Y	.,
	Bergen	Horizon & UHC	Horizon	Υ	Y
	Mercer	Horizon NJ Health	Horizon		
	Morris	Horizon NJ Health	Horizon	.,	.,
	Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Υ
	Passaic	Horizon & Aetna	Aetna	Y	.,
	Bergen	Horizon NJ Health	UHC	Υ	Υ
		Horizon NJ Health	Horizon		
	Atlantic	Horizon NJ Health	Horizon	Y	Y
	Morris	Horizon NJ Health	Horizon	Y	Υ
	Warren	Horizon & UHC	UHC	Y	V
	Morris	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
	Monmouth	Aetna & Wellpoint	Aetna	Υ	Υ
	Monmouth	Horizon & UHC	Horizon		
	Sussex Hudson	Horizon & UHC	UHC		
	Morris	Horizon, Aetna, Wellpoint, & UHC Horizon & UHC	Wellpoint		
	Camden	Horizon NJ Health	Horizon Horizon		
	Bergen	Horizon & UHC	Horizon	Υ	Υ
	Morris	Horizon, Aetna, & Wellpoint	Aetna	Y	Y
	Salem	Horizon NJ Health	Aetria 		
	Mercer	United Health Care	UHC		
	Middlesex	Horizon & UHC	Horizon		
	Union	Horizon NJ Health	Horizon	Υ	Υ
	Atlantic	Aetna & Wellpoint	Aetna	Ϋ́	Ϋ́
	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Ϋ́	Y
	Essex	Horizon NJ Health	Horizon		
	Middlesex	Horizon & UHC	UHC	Υ	Υ
	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Ϋ́	Ϋ́
	Middlesex	Horizon, Aetna, Wellpoint, & UHC	UHC	Ϋ́	Y
	Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		· ·
	Middlesex	Horizon NJ Health	Horizon		
	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
	Essex	Horizon & UHC	UHC	Υ	
	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna		
	Hudson	United Health Care	UHC	Υ	Υ
673	Hudson	Horizon NJ Health	Horizon	Υ	
	Essex	Horizon NJ Health	Horizon	Y	
	Mercer	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	Υ
676	Middlesex	United Health Care	UHC		
677	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna		
678	Middlesex	Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
679	Monmouth	Horizon, Aetna, & Wellpoint	Wellpoint	Υ	Υ
680	Middlesex	Horizon NJ Health	Fidelis	Υ	Υ
681	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
682	Monmouth	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
683	Monmouth	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
684	Atlantic	Horizon NJ Health	Horizon	Υ	
685	Monmouth	Horizon NJ Health	Horizon		
686	Monmouth	United Health Care	UHC		
687	Camden	Horizon NJ Health	Horizon		
688	Camden	Horizon NJ Health	Horizon		
	Middlesex	Horizon NJ Health	Horizon		
690	Ocean	United Health Care	UHC	Υ	

601	Middlesex	United Health Care	UHC	Υ	Υ
	Passaic	Horizon NJ Health	Horizon	ı	'
	Monmouth	Horizon & UHC	UHC		
	Hudson	Horizon, Aetna, Fidelis, Wellpoint, & UHC		Υ	Υ
	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna Fidelis	Ϋ́	Y
	Morris	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Y
	Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Υ
	Essex	Horizon & UHC	UHC	Y	
	Middlesex	United Health Care	UHC	Y	
	Monmouth	Aetna, Fidelis, & Wellpoint	Fidelis	Y	Υ
	Hudson	Horizon, Aetna, Wellpoint, & UHC	Aetna	Υ	Υ
	Burlington	Aetna, Fidelis, & Wellpoint	Wellpoint		
	Union	Horizon NJ Health	Horizon		
704	Bergen		Fidelis		
705	Hudson	United Health Care	UHC		
706	Middlesex	Horizon & UHC	UHC		
707	Monmouth	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Υ	
708	Monmouth	United Health Care	UHC		
709	Middlesex				
	Union	Horizon & UHC	UHC	Υ	Υ
	Union	Horizon NJ Health	Horizon		
	Bergen	United Health Care	UHC		
	Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
	Somerset	Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
	Union	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
	Camden	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis	Ý	'
	Passaic	Horizon, Aetna, & Wellpoint	Aetna	Ϋ́	Υ
	Middlesex	Horizon NJ Health	Horizon	Y	Ϋ́
	Burlington	United Health Care	UHC	Ϋ́	Ϋ́
	Atlantic			Y	Y
		Horizon, Aetna, & UHC	Aetna	Y	Y
	Atlantic	Horizon & UHC	UHC		
	Salem	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
	Burlington	Horizon, Aetna, Wellpoint, & UHC	UHC	Y	Y
	Atlantic	Aetna, Wellpoint, & UHC	UHC	Y	Y
	Bergen	Horizon & UHC	Horizon	Y	Υ
	Monmouth	Horizon & UHC	Horizon	Υ	Υ
	Middlesex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint		
728	Union	United Health Care	UHC	Υ	Υ
729	Passaic	Horizon NJ Health	Horizon		
730	Bergen	Aetna & Wellpoint	Aetna	Υ	Υ
731	Passaic	Horizon, Aetna, Fidelis, & Wellpoint	Fidelis		
732	Camden	Wellpoint			
733	Essex	Horizon, Wellpoint, & UHC	Wellpoint	Υ	Υ
	Monmouth	United Health Care	UHC	Υ	Υ
		United Health Care	UHC	Y	Y
	Ocean				
735	Ocean Hudson	Horizon NJ Health	Horizon		
735 736	Hudson			Υ	Υ
735 736 737	Hudson Monmouth	Horizon NJ Health	Horizon	Y	Y
735 736 737 738	Hudson Monmouth Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint	Horizon Wellpoint	Υ	Υ
735 736 737 738 739	Hudson Monmouth Bergen Cumberland	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint	Horizon Wellpoint Aetna	Y Y	Y Y
735 736 737 738 739 740	Hudson Monmouth Bergen Cumberland Monmouth	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health	Horizon Wellpoint Aetna Horizon	Υ	Υ
735 736 737 738 739 740 741	Hudson Monmouth Bergen Cumberland Monmouth Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care	Horizon Wellpoint Aetna Horizon UHC	Y Y	Y Y
735 736 737 738 739 740 741	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC	Horizon Wellpoint Aetna Horizon UHC Wellpoint	Y Y	Y Y
735 736 737 738 739 740 741 742	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC	Y Y	Y Y Y
735 736 737 738 739 740 741 742 743	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex Monmouth	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex Monmouth Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care United Health Care	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC UHC	Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex Monmouth Bergen Passaic	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC HOR	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746	Hudson Monmouth Bergen Cumberland Monmouth Bergen Essex Monmouth Bergen Passaic Essex	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC UHC Horizon Aetna	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746 747	Hudson Monmouth Bergen Cumberland Monmouth Bergen Essex Monmouth Bergen Passaic Essex Essex	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint Wellpoint	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC Horizon Aetna Wellpoint	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746 747 748	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex Monmouth Bergen Passaic Essex Essex Monmouth	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint Wellpoint Fidelis & Wellpoint	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC HOrizon Aetna Wellpoint	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746 747 748 749	Hudson Monmouth Bergen Cumberland Monmouth Bergen Essex Monmouth Bergen Passaic Essex Essex Monmouth Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint Wellpoint Fidelis & Wellpoint United Health Care	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC Horizon Aetna Wellpoint UHC	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746 747 748 749	Hudson Monmouth Bergen Cumberland Monmouth Bergen Bergen Essex Monmouth Bergen Passaic Essex Essex Monmouth	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint Wellpoint Fidelis & Wellpoint	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC HOrizon Aetna Wellpoint	Y Y Y	Y Y Y
735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750	Hudson Monmouth Bergen Cumberland Monmouth Bergen Essex Monmouth Bergen Passaic Essex Essex Monmouth Bergen	Horizon NJ Health Horizon, Aetna, & Wellpoint Aetna, Fidelis, & Wellpoint Horizon NJ Health United Health Care Aetna, Wellpoint, & UHC Horizon & UHC United Health Care United Health Care Horizon NJ Health Aetna & Wellpoint Wellpoint Fidelis & Wellpoint United Health Care	Horizon Wellpoint Aetna Horizon UHC Wellpoint UHC UHC UHC Horizon Aetna Wellpoint UHC	Y Y Y	Y Y Y

754 Middlesex	Wellpoint	Wellpoint		
755 Monmouth		Wellpoint	Υ	Υ
756 Monmouth	•	Horizon	Ϋ́	Ϋ́
			Y	Y
757 Union	Horizon & UHC	Horizon		
758 Essex	United Health Care	UHC	Υ	Υ
759 Hudson	Horizon & UHC	UHC		
760 Monmouth	United Health Care	UHC	Υ	
761 Passaic	Horizon, Aetna, & Wellpoint	Wellpoint	Υ	
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	Υ	Υ
767 Monmouth	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna	Y	Y
768 Monmouth		UHC	Υ	Υ
769 Bergen	Aetna, Fidelis, Wellpoint, & UHC	Aetna	Υ	Υ
770 Middlesex	Horizon & UHC	Horizon		
771 Essex	Horizon & UHC	UHC		
772 Middlesex	Horizon & UHC	UHC	Υ	Υ
773 Morris	United Health Care	UHC	Y	Y
774 Monmouth	Horizon & UHC	UHC	Ϋ́	
			ī	
775 Camden	Horizon NJ Health	Horizon	.,	
776 Middlesex	United Health Care	UHC	Y	
777 Hudson	Aetna & Wellpoint	Wellpoint	Υ	
778 Essex	Horizon & UHC	UHC	Υ	Y
779 Monmouth	United Health Care	UHC	Υ	Υ
780 Hudson	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	
781 Bergen	Horizon, Aetna, Wellpoint, & UHC	Horizon		
782 Gloucester	· · · · · · · · · · · · · · · · · · ·	Wellpoint	Υ	
		•		
783 Atlantic	Horizion & Fidelis	Horizon	Y	
784 Atlantic	Aetna & Wellpoint	Wellpoint	Y	Y
785 Union	Horizon, Aetna, & Wellpoint	Wellpoint	Υ	Υ
786 Union	Horizon, Aetna, & Wellpoint	Aetna	Υ	Y
787 Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	UHC	Υ	
788 Camden	Horizon NJ Health	Horizon	Υ	
789 Atlantic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Y	Υ
790 Union	United Health Care	UHC	Ϋ́	Ϋ́
791 Hudson	Horizon & UHC	Horizon	Ϋ́	•
			•	V
792 Essex	Horizon & UHC	UHC	Y	Y
793 Camden	Horizon, Aetna, Fidelis, & Wellpoint	Wellpoint	Υ	Υ
794 Passaic	Horizon, Fidelis, & Wellpoint	Fidelis	Υ	
795 Monmouth	Horizon, Aetna, Wellpoint, & UHC	UHC	Υ	Υ
796 Monmouth	Horizon NJ Health	Horizon	Υ	Υ
797 Hudson	Horizon NJ Health	Horizon		
798 Passaic	Aetna & Wellpoint	Wellpoint	Υ	
799 Camden	Horizon & UHC	UHC	į.	
800 Somerset	Horizon NJ Health	Horizon		
801 Bergen	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Y	Y
802 Passaic	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Υ
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	Υ	
810 Cape May	United Health Care	UHC	Υ	
811 Gloucester	Horizon NJ Health	Horizon	Υ	
812 Passaic	Horizon & UHC	UHC		
813 Ocean	Horizon, Aetna, Fidelis, & UHC	Fidelis	Υ	Υ
814 Essex	Horizon NJ Health		•	·
815 Gloucester		Horizon		
			V	V
816 Gloucester	Horizon & UHC	Horizon	Υ	Y

817 Union	Horizon & UHC	UHC	Υ	Y
818 Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Wellpoint	Υ	
819 Warren	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
820 Sussex	Horizon, Aetna, Wellpoint, & UHC	Wellpoint	Υ	Y
821 Hunterdon	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis	Υ	Y
822 Morris	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Aetna		
823 Essex	Horizon, Aetna, Fidelis, Wellpoint, & UHC	Fidelis		
824 Somerset				

Dental Cold Call Script

<u>Purpose:</u> 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

[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

think.

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]