

NEW JERSEY CITIZEN ACTION

September 22, 2009

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William Marino, President and Chief Executive Officer
Horizon BlueCross BlueShield of New Jersey
3 Penn Plaza East
Newark, New Jersey 07102

Dear Mr. Marino,

On behalf of NJ Citizen Action and the NJ Health Care for America Now (HCAN) Campaign, we are writing to demand that Horizon BlueCross BlueShield of New Jersey agree to the following insurance practices to insure that health insurance consumers receive quality, affordable and reliable care:

1. Horizon BlueCross BlueShield of New Jersey will not stand between a doctor and a patient when it comes to deciding what care that patient needs. No one at Horizon BCBSNJ will substitute their judgment for the judgment of the patient's physician in deciding if care is medically necessary.
2. Horizon BlueCross BlueShield of New Jersey will not deny or drop coverage based on a pre-existing medical condition.
3. Horizon BlueCross BlueShield of New Jersey will terminate any policy or incentive that rewards its employees financially or otherwise for denying care and rejecting claims.
4. Horizon BlueCross BlueShield of New Jersey will not use any resources – including funds, employees, and facilities — to oppose any aspect of the health reform proposals supported by President Obama and being considered by members of the United States Congress.

Please contact NJ Citizen Action's Leo Torrey at 856-966-3091 ext. 205 or leo@njcitizenaction.org if you have any questions, need more information and to confirm Horizon's acceptance of these practices. We look forward to hearing from you.

Sincerely,

Phyllis Salowe-Kaye

Phyllis Salowe-Kaye,
Executive Director

NJCA is an affiliate of USAction, a national progressive coalition

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