



MOOP Maximum Out of Pocket

The carrier benefit summary should always be consulted before presenting this material to an employer.

NJ Small Group

	Aetna			Amerihealth	CIGNA	Health Net	Horizon	Oxford
	POS/HMO	PPO	5/1/2010 portfolio - all HSA compatible					
Are Network and Non Network deductibles combined?	NO	YES	YES	NO	NO	NO; YES FOR HSAs*	YES. but not on Advantage plans	NO
Are Network and Non Network MOOP combined?	NO	YES	YES	NO	NO	NO; YES FOR HSAs*	NO	NO
Is the family MOOP aggregate*?	EMBEDDED**	EMBEDDED	TRUE AGGREGATE**	YES	YES	YES; including all HSAs	True Aggregate only for DA MyWay and Compatible 100/80/60, 20/40, and 30/50 copays. With all other plans, one member can be into benefits once the individual MOOP is met.	YES
Do Rx copays on freestanding Rx cards apply to MOOP?	NO	NO	YES	NO	NO; YES FOR HSAs	NO; YES FOR HSAs	Counts to the MOOP*** - MMRx (deductible/coinsurance) - HSA and Compatible plans - 50% Rx on Traditional Gated HMO plans Does not count to the MOOP*** - 50% on POS and PPO - Any Freestanding Copay plans - 50% Rx on Non-Gated Access HMO plans	NO; does apply to MOOP for plans with Rx to ded/coins plans, HSA and HSA compatible plans
Do office visit copays apply to MOOP?	YES	YES	YES	YES	YES	YES; including all HSAs	YES	YES
Can the carrier track copays? Member must shoe box and submit for reimbursement.	NO	NO		NO	NO	NO	NO	YES

Maximum Out of Pocket means the annual maximum dollar amount that a Covered Person must pay as office visit Copayment, Deductible and Coinsurance for all covered services and supplies in a Calendar Year. Once the Maximum Out of Pocket has been reached, the Covered Person has no further obligation to pay any amounts for covered services and supplies for the remainder of the Calendar Year.

AGGREGATE means that any number of family members contribute towards the total.

HEALTH NET

*Example: Network deductible of \$1,000, Network MOOP of \$2,000. Non-Network deductible of \$2,500 and MOOP of \$5,000.

A member only uses Non-Network and has paid \$2,000 Non-Network charges. Since the deductible "cross-applies" with In-Net, the member has met the Network deductible, but still must pay \$500 more to meet the Non-Network deductible.

AETNA

**Embedded: No one family member may contribute more than the individual (deductible/MOOP) amount to the family (deductible/MOOP)

***True Aggregate: Family (deductible/MOOP) can be met by a combination of family members or by any single individual within the family. Until the full family MOOP is met, no member is into benefit.

All HSA and compatible are now true aggregate. HSA and compatible Rx goes to MOOP. All non HSA and compatible and copay plans do NOT go towards the MOOP.

HORIZON

***The out of pocket on the HMO 50% coinsurance plans is tracked by Horizon. The out of pocket on Traditional and Access HMO must be tracked by the member.