



## Probation Association of New Jersey

Serving New Jersey Since 1904

An affiliate of the American Probation and Parole Association

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### **PANJ Update on Changes to Healthcare Coverage**

Last week Horizon Blue Cross Blue Shield submitted a formal proposal to the Department of Banking and Insurance (DOBI), to shift oversight of its members' benefits for chiropractic care, physical therapy, occupational therapy, and acupuncture, to a separate company, American Specialty Health, next year. Due to the increase and concern regarding the overuse of costly pain treatments, there was an increase in utilizing these alternative treatments. However, Horizon claims that its members engage in chiropractic services at rates that are more than double the national number and NJ has the third-highest use of physical therapy in the country. DOBI Commissioner Marlene Caride has two months to review and assess this proposal and will utilize publicly available settlements and other records to help make a decision. Horizon plans to implement the change on Jan. 1 2020.

PANJ believes that this additional review process will only limit patients and harm their recovery by improperly and unfairly limiting their access to treatment. PANJ is concerned that the Chiropractic & Physical Medicine Services Program will not only limit access, but also create an unnecessary review process which will slow down patient care and treatment. This bureaucratic solution only creates additional issues, especially when such treatments have been utilized as an alternative solution to the ongoing opioid epidemic.

PANJ supports the Association of New Jersey Chiropractors in urging DOBI Commissioner Caride to reject this proposal. We encourage you to reach out to your lawmakers and to the Department of Banking and Insurance and voice your concerns about this potential change to your coverage. In order not to run afoul of the Code of Conduct please do not refer to your *title or branch of government*.

The Department of Banking and Insurance may be reached by email at: [legsregs@dobi.nj.gov](mailto:legsregs@dobi.nj.gov)

You may also contact your legislators to ask them to voice opposition to this potential change in coverage.

**Example Statement** - *I am opposed to BCBSNJ improperly limiting my access to treatment. Please do not place unnecessary and time-consuming roadblocks to my physical rehabilitation and recovery programs by approving ASH Healthcare.*

Dwight Covaleskie  
President, PANJ