



# Navigating Medicaid Benefits

**Connor Griffin, MPH**

Director, Health Care Advocacy

The Arc of New Jersey

[healthcareadvocacy@arcnj.org](mailto:healthcareadvocacy@arcnj.org)

[www.arcnj.org](http://www.arcnj.org)

***Catching Up with Connor***

# Medicaid in New Jersey

- NJ FamilyCare is the NJ Medicaid program.
- Managed care model, previously a “fee-for-service” (FFS) system
  - Intended to provide better access to healthcare providers and care coordination, compared to the old FFS program.
- Medicaid beneficiaries **must** enroll with a Managed Care Organization (MCO) health plan
  - Sometimes referred to as a “Health Maintenance Organization” (HMO) or simply “health plans.”

## 5 MCO Health Plans in NJ

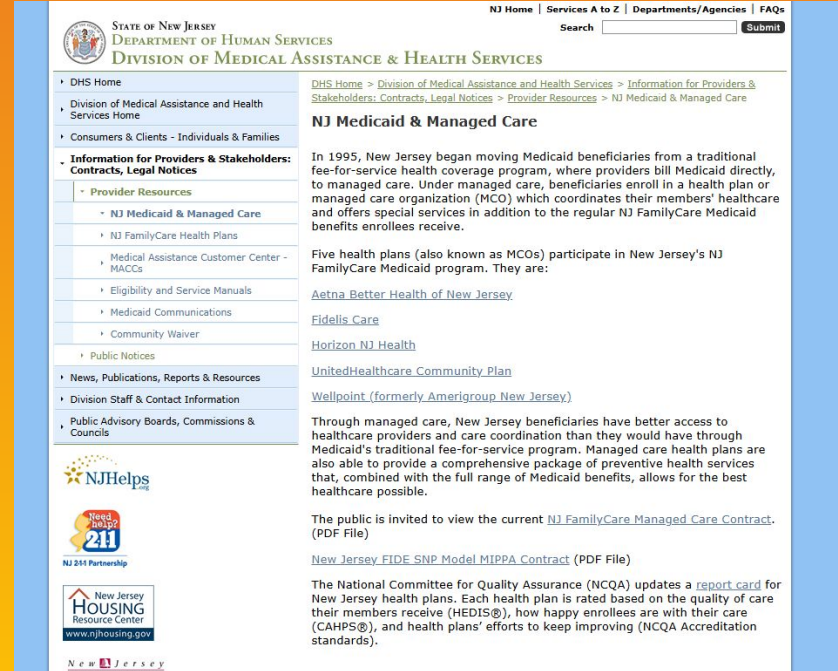
1. Aetna Better Health of NJ
  2. Fidelis Care
  3. Horizon NJ Health
  4. UnitedHealthcare Community Plan
  5. Wellpoint
- Upon approval for Medicaid, a person must choose one of these health plans, or be randomly enrolled.
  - **A person can switch their health plan!**

### **Comprehensive and quality services include, but are not limited to:**

- Dental
- Doctor Visits
- Hospitalization
- Lab tests and X-rays
- Mental Health
- Eyeglasses
- Specialist Visits
- Prescriptions
- Rehabilitative Care
- Substance Use
- Long Term Services and Supports

# Each MCO has a Website

- Navigate to each MCO website:  
<https://www.nj.gov/humanservices/dmahs/info/resources/care/>
- Access your patient portal, explore benefits, find doctors, and contact the MCO.
- Generally want to find providers in network with your health plan.
- Contact your MCO for issues with finding a provider.



The screenshot shows the website for the State of New Jersey Department of Human Services, Division of Medical Assistance & Health Services. The page is titled "NJ Medicaid & Managed Care" and provides information about the program, including a list of five health plans (MCOs) that participate in New Jersey's NJ FamilyCare Medicaid program. The list includes Aetna Better Health of New Jersey, Fidelis Care, Horizon NJ Health, UnitedHealthcare Community Plan, and Wellpoint (formerly Amerigroup New Jersey). The page also includes a search bar, a navigation menu, and a footer with logos for NJHelps, 211, and the New Jersey Housing Resource Center.

STATE OF NEW JERSEY  
DEPARTMENT OF HUMAN SERVICES  
DIVISION OF MEDICAL ASSISTANCE & HEALTH SERVICES

NJ Home | Services A to Z | Departments/Agencies | FAQs  
Search  Submit

► DHS Home  
► Division of Medical Assistance and Health Services Home  
► Consumers & Clients - Individuals & Families  
► Information for Providers & Stakeholders: Contracts, Legal Notices  
► Provider Resources  
    ► NJ Medicaid & Managed Care  
    ► NJ FamilyCare Health Plans  
    ► Medical Assistance Customer Center - MACCs  
    ► Eligibility and Service Manuals  
    ► Medicaid Communications  
    ► Community Waiver  
► Public Notices  
► News, Publications, Reports & Resources  
► Division Staff & Contact Information  
► Public Advisory Boards, Commissions & Councils

DHS Home > Division of Medical Assistance and Health Services > Information for Providers & Stakeholders: Contracts, Legal Notices > Provider Resources > NJ Medicaid & Managed Care

### NJ Medicaid & Managed Care

In 1995, New Jersey began moving Medicaid beneficiaries from a traditional fee-for-service health coverage program, where providers bill Medicaid directly, to managed care. Under managed care, beneficiaries enroll in a health plan or managed care organization (MCO) which coordinates their members' healthcare and offers special services in addition to the regular NJ FamilyCare Medicaid benefits enrollees receive.

Five health plans (also known as MCOs) participate in New Jersey's NJ FamilyCare Medicaid program. They are:

- [Aetna Better Health of New Jersey](#)
- [Fidelis Care](#)
- [Horizon NJ Health](#)
- [UnitedHealthcare Community Plan](#)
- [Wellpoint \(formerly Amerigroup New Jersey\)](#)

Through managed care, New Jersey beneficiaries have better access to healthcare providers and care coordination than they would have through Medicaid's traditional fee-for-service program. Managed care health plans are also able to provide a comprehensive package of preventive health services that, combined with the full range of Medicaid benefits, allows for the best healthcare possible.

The public is invited to view the current [NJ FamilyCare Managed Care Contract](#). (PDF File)

[New Jersey FIDE SNP Model MIPPA Contract](#) (PDF File)

The National Committee for Quality Assurance (NCQA) updates a [report card](#) for New Jersey health plans. Each health plan is rated based on the quality of care their members receive (HEDIS®), how happy enrollees are with their care (CAHPS®), and health plans' efforts to keep improving (NCQA Accreditation standards).

NJHelps  
Need Help? 211  
NJ 211 Partnership  
New Jersey Housing Resource Center  
www.njhousing.gov  
New Jersey

# Choosing a Health Plan

## To choose a Health Plan ask yourself these questions:

1. What doctors or specialists does my child see, and what Health Plan(s) do those providers participate in?
2. Does the Health Plan have other participating doctors, dentists, and drug stores that are convenient for me to use?

For more information on how to enroll in a Health Plan, or switching your current health plan, **call an NJ FamilyCare Health Benefits Coordinator at 1-800-701-0710 (TTY: 711).**

- A person can switch their health plan at any time for a **“good cause”** (cannot find a specialist in network, a suitable provider near you, etc).

# Navigating In Network Providers

- Some individuals may have multiple types of insurance, in addition to Medicaid
  - Medicare, private health insurance through a parent's employer
- Know who your provider participates with and ensure they are in network!
- The MCOs are supposed to keep their participating provider lists as up to date as possible and help you find a provider if you need assistance.
- **If you encounter providers listed as in network with your health plan, but the provider says they do not accept that plan...**
  - Document and report this to the MCO. Submit a complaint if needed.
  - Can also report this to NJ FamilyCare/Medicaid. Call the state office at 1-800-701-0710 or your local Medical Assistance Customer Center (MACC).

## Contact Information & Resources

- The Arc of New Jersey Health Care Advocacy Program
  - Website: [thearcnjhealthcareadvocacy.org](http://thearcnjhealthcareadvocacy.org)
  - Email: [healthcareadvocacy@arcnj.org](mailto:healthcareadvocacy@arcnj.org)
  - Subscribe to our email list at [www.arcnj.org](http://www.arcnj.org)
- NJ FamilyCare (Medicaid) Health Benefits Coordinator: 1-800-701-0710 (TTY: 711)
- NJ FamilyCare “Choosing a Health Plan”
  - <https://njfamilycare.dhs.state.nj.us/choos.aspx>
- Medical Assistance Customer Centers (MACCs)
  - [https://www.nj.gov/humanservices/dmahs/info/resources/macc/MACC\\_Directory.pdf](https://www.nj.gov/humanservices/dmahs/info/resources/macc/MACC_Directory.pdf)
- NJ Department of Banking & Insurance - File a Managed Care Complaint
  - [https://www.nj.gov/dobi/division\\_insurance/managedcare/mcfaqs.htm#:~:text=The%20Department%20has%20an%20office,outcome%20of%20the%20internal%20appeals](https://www.nj.gov/dobi/division_insurance/managedcare/mcfaqs.htm#:~:text=The%20Department%20has%20an%20office,outcome%20of%20the%20internal%20appeals)