



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 & POS/HSA	PPO	PPO/HSA					
Are Network and Non Network deductibles combined?	NO <small>Deductible/MOOP were combined < May 2010</small>	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?	All non-HSA and compatible do not go to the MOOP		All HSA and compatible applies to MOOP	Copay and 50% plans do not go to MOOP	NO; YES FOR HSAs	NO; YES FOR HSAs	The Rx copays/coinsurance on the following plans count towards the MOOP: EPO, HMO - 50% HMO Access - 50% HMO Access Plus - 50% HMO, DA POS and PPO HSA plans POS, DA POS and PPO plans with MMRX All other 2 Tier and 3 Tier cards including but not limited to the \$15/50% on the HMO platform and the 50% Rx copay on the POS, DA POS and PPO platforms do not count toward the MOOP.	Pharmacy cost share does not apply toward the MOOP. This includes freestanding co-pays, 50% and integrated (MMRx). The exception is for HSA compatible plans where cost sharing does apply to MOOP.
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. MMRx on Advantage plans goes to non-network MOOP.