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Dear Saint Peter's Healthcare System patient:

Health Insurance Republic, Oscar Health Insurance and United Healthcare Compass have announced plans to withdraw from the Affordable Care Act health insurance exchange in New Jersey as of Jan. 1, 2017. Aetna has also scrapped plans to provide coverage here next year. As a result, individuals who participate in New Jersey's health insurance exchange will be able to choose between AmeriHealth New Jersey and Horizon plans. Plans available that are tied to tiered networks include AmeriHealth New Jersey's Tier 1 Advantage Network and Horizon's OMNIA.

Patients who prefer to use Saint Peter's for their healthcare needs should know that they will likely enjoy lower out-of-pocket costs to access Saint Peter's services and physicians if they enroll in AmeriHealth New Jersey's Tier 1 Advantage because Saint Peter's is a preferred Tier 1 provider within the AmeriHealth New Jersey Tier 1 Advantage network. Conversely, patients will likely face higher out-of-pocket costs if they enroll with Horizon.

Saint Peter's believes that you should be fully informed about these important decisions so that you and your family are able to choose the best coverage options.

Please remember that Saint Peter's is the only New Brunswick hospital to enjoy an "A" ranking for patient safety from The Leapfrog Group, which judges how well hospitals protect patients from accidents, errors, injuries, and infections. Saint Peter's is rated as one of the nation's Top Performers on Key Quality Measures in patient care by The Joint Commission, the leading accreditor of health care organizations in America. Saint Peter's also boasts some of the highest patient satisfaction scores in New Jersey and the United States. Saint Peter's operates the region's premier pediatrics, obstetrics and neonatology services. Dozens of Saint Peter's physicians are rated among New Jersey Monthly Magazine's Top Docs. And Saint Peter's is one of only five hospitals in the world to be recognized as a Magnet Hospital for Nursing Excellence for five consecutive four-year terms.

Please contact one of Saint Peter's Healthcare System's dedicated resource advisers at 732-339-7329 for further information and assistance regarding your coverage.

A handwritten signature in black ink, appearing to read "Ronald C. Rak".

Ronald C. Rak, J.D.

CEO

Saint Peter's Healthcare System