

NJHA INSURANCE SERVICES



“RxAdvocate provides aggressive pricing options, strict contract oversight and clinical management to maximize savings.”



Since 1964, NJHA Insurance Services has provided best-in-class insurance products, services and benefit programs to drive savings and superior program design for healthcare organizations and their employees. For each of its program offerings, NJHA Insurance Services supplies its industry expertise and offers unparalleled customer support and attention to detail.

GROUP LIFE INSURANCE – By leveraging the buying power of its members, NJHA provides access to the most competitive pricing available, producing significant savings on current premiums. The program also eases employer’s administration while providing flexible plan designs, and extended rate guarantees.

STOP LOSS INSURANCE – For over 20 years, NJHA’s stop-loss program has covered more hospitals in New Jersey than any other insurer with its unique program design that includes competitive pricing, claims advocacy, and policy year maximums.

PRESCRIPTION BENEFIT PROGRAM – RxAdvocate provides aggressive pricing options, strict contract oversight and clinical management to maximize savings. Through partnerships with PBM Express Scripts and industry consultants, ARMSRx NJHA works with organizations to implement strategies to control pharmacy costs while creating flexible plan designs, including use of in-house pharmacies, to promote member satisfaction.

LONG TERM DISABILITY – A wide variety of group LTD options on both an employer and/or employee paid basis and a full range of benefits, elimination periods and duration options are available. An integrated approach includes a carve-out for physicians.

COBRA ADMINISTRATION – Specialized administrative services designed for hospitals that includes all contact with the COBRA qualified beneficiary ranging from qualified notifications to monthly payment receipts and beneficiary questions. Monthly reporting includes premiums collected by line of coverage and the qualified employees notified.

VOLUNTARY BENEFITS - Employees can save money and purchase valuable services without adding expense to organizations’ budgets

- Supplemental Life Insurance
- Disability Income Protection
- Wireless Services
- Legal Assistance
- Computer Purchase Program

For more information, contact Linda Frusciano, director of Insurance Services, 609-275-4227; lfrusciano@njha.com