



PULSE



ALERT

News You Need to Know NOW

New Legislation Delivers Explicit Protection for Both Physicians and Consumers

With the passing of the Health Care Quality Act of New Jersey, the state will enact sweeping changes for HMOs, designed to increase access to healthcare services, underscore the importance of physician involvement, protect consumers' rights and monitor the quality of care. HMOs will be carefully watched by the state for compliance and re-certification will be based upon detailed quality audits.

Here is a summary of the new provisions:

- A New Jersey-licensed physician must be employed as the Medical Director to oversee all provider contracts, direct healthcare services and manage continuous quality improvement and utilization management services.
- Minimum requirements are set for adequate provider networks, with reasonable access to specialists of all kinds and minimum waiting times for all categories of care.
- Physicians win back some measure of control over patient care and can now take a more aggressive role in utilization review, continuous quality improvement and a new peer review process.
- Consumers must receive a benefits book, detailing coverage, provider information and the appeals process. All communication must be clear, comprehensive and kept up-to-date.
- Physicians win the right to negotiate customized agreements. Strong language guards against frivolous termination of providers and details an appeals process for providers.
- The new regulations create an innovative Bill of Rights to protect consumers from being refused enrollment because of pre-existing conditions, age, sex or past utilization of services.



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