



MEDICAL CENTER

BERGEN REGIONAL MEDICAL CENTER, L.P.  
PARAMUS, NEW JERSEY 07652

**What You Need To Know About:  
Obamacare  
Affordable Care Act  
Medicaid Expansion  
Health Insurance Marketplace**

**Important Information Effective 1/1/14**

**If you are currently Self Pay due to being ineligible for Charity Care you need to know:**

- You may be eligible for Medicaid under Medicaid Expansion or Health Insurance under the Affordable Care Act.
- You will need to complete the application process through the Health Insurance Marketplace.
- Applications can be completed online at [www.Healthcare.gov](http://www.Healthcare.gov) or [www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov). If completing online, you will need an email account, phone that is able to accept text messages and a credit or debit card to make payment for first month's premium, if applicable.
- Applications can also be completed through the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours per day, 7 days per week. TTY users should call 1-855-889-4325.
- Failure to complete this application process can result in a tax penalty applied to your tax returns. This penalty will increase every year that you fail to comply.
- The BRMC Credit and Collections staff, located in Room 130 of the Main Building, is available to assist you in completing this application. The staff can be reached at 201-967-4114.

**If you are currently Self Pay and are eligible for Charity Care you need to know:**

- You may be eligible for Medicaid under Medicaid Expansion or Health Insurance under the Affordable Care Act.
- You will need to complete the application process through the Health Insurance Marketplace.
- Applications can be completed online at [www.Healthcare.gov](http://www.Healthcare.gov) or [www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov). If completing online, you will need an email account, phone that is able to accept text messages and a credit or debit card to make payment for first month's premium, if applicable.
- Applications can also be completed through the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours per day, 7 days per week. TTY users should call 1-855-889-4325.
- Failure to complete this application process can result in a tax penalty applied to your tax returns. This penalty will increase every year that you fail to comply.
- Failure to complete this application process will require you to complete a Charity Care application for every service date. The application must be approved prior to any service being rendered. This may lead to delays.
- The BRMC Credit and Collections staff, located in Room 130 of the Main Building, is available to assist you in completing this application. The staff can be reached at 201.967.4114.

**If you are currently approved for Charity Care and DO NOT have a Social Security Number you need to know:**

- Charity Care coverage will continue to be offered to you.
- You will need to apply every time your current approval has expired.
- You will need to complete the renewal process at least 2 weeks prior to the end of your current approval.

**If you are currently approved for Charity Care and have a Social Security Number you need to know:**

- Charity Care coverage may not continue to be offered to you.
- You may be eligible for Medicaid under Medicaid Expansion or Health Insurance under the Affordable Care Act.
- You will need to complete the application process through the Health Insurance Marketplace.
- Applications can be completed online at [www.Healthcare.gov](http://www.Healthcare.gov) or [www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov). If completing online you will need an email account, phone that is able to accept text messages and a credit or debit card to make payment for first month's premium, if applicable.
- Applications can also be completed through the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours per day, and 7 days per week. TTY users should call 1-855-889-4325.
- Failure to complete this application process will require you to complete a Charity Care application for every service date. The application must be approved prior to any service being rendered. This may lead to delays.
- The BRMC Credit and Collections staff are available to assist you in completing this application.

**If you are currently enrolled in Medicaid you need to know:**

- You will be required to enroll in a Medicaid Managed Care plan.
- Bergen Regional Medical Center is currently contracted with Aetna Better Health, Amerigroup, Horizon NJ Health, and Wellcare.
- To continue receiving services at Bergen Regional Medical Center you may select one of the following physicians as your Primary Care Provider.
  - Ladan Bahrapour, MD
  - Maria Felipe, NP
  - Salvatore Focella, MD
  - Rajashree Kantha-Bhatnager, MD
  - Karen A. Kattwinkel, NP
- If you choose to switch your Primary Care Provider (PCP) you must contact your plan directly.
- If you decide to change the Medicaid Managed Care plan you are enrolled in, you have 90 days from the enrollment date to do so, by calling the state's Health Benefits Coordinator at 1-800-701-0710. After the 90 days, if you are still eligible for NJ Family care and wish to switch plans you may do so during the open enrollment period which is October 1 through November 15 each year, if you show good cause. Your good cause will need to be approved by DMAHS.
- The BRMC Credit and Collections staff, located in Room 130 of the Main Building, is available to assist you with any questions. The staff can be reached at 201-967-4114.

**If you have primary coverage through Medicare or Private Insurance you need to know:**

- Based on your primary coverage you are in compliance with Obamacare and the Affordable Care Act.
- If you are covered with Charity Care as a secondary plan, this may continue, and we will update when any changes or further information has been made available.

This information can also be found by clicking the Charity Care/Affordable Care Act button at the top of the home page on the Bergen Regional website at [www.bergenregional.com](http://www.bergenregional.com).