

Horizon BC/BS Self Funded vs. Fully Insured

<i>Prefix</i>	<i>Type ??</i>	<i>Self Funded or Fully Insured</i>
YHA, NJP, NJX	State Health Benefits	Self funded
R	Federal BC/BS plans	Self funded
FMA, FMR, NCH, YHF, HIF, HSG, HWA, HWW	National Accts	Self funded (I think)
YHR	Medigap (supplemental to Medicare)	N/A
YHC, YHI, YHP		BC/BS is stating could be either way, but my experience has been that they are generally self funded - need ins verification to be sure
YHK, YHS, YHG, YHU, YHQ, YHX		BC/BS is stating could be either way, but my experience has been that they are generally fully insured - need ins verification to be sure
JGA, JGD, JSG, JGE, JGB		Not enough data –need verification
YHM	HMO	Generally an HMO product so I believe it would be fully insured (I can't think of HMO that would be self insured)
YHT, YHV	Medicare replacement policies	My experience is that these are usually Medicare replacement polices so I don't think they would ever be fully insured.
HLR (for example)	Specific Group with specific prefixes	There are often groups that are self insured which can be identified by their own prefix. Those are almost always self funded like HLR is for Hoffman LaRoche, WYE is Wyeth, LBW is one of the Locals, ZJC is for NJCHF, etc. This is extremely common. Locals and Unions are always self funded I believe.