The 2020 Changes in the Medicare Drug Benefit for People Who Have Both Medicare and Medicaid (the Dual Eligibles)

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The Arc of New Jersey

- Largest non-profit advocacy organization for people with intellectual and other developmental disabilities and their families
- Parent directed membership organization founded in 1946
- Chapters in all 21 counties
- Affiliated with The Arc of the United States
- Governed by a volunteer Board of Directors

Mission Statement

The Arc of New Jersey is committed to enhancing the quality of life of children and adults with intellectual and developmental disabilities and their families, through advocacy, empowerment, education and prevention.

Departments of The Arc of NJ

- The Arc Family Institute
- Governmental Affairs / Public Policy
- Public Affairs / Communication

Programs & Projects

- Mainstreaming Medical Care
- New Jersey Self-Advocacy Project
- Project HIRE
- Criminal Justice Advocacy Program
- Planning for Adult Life

What is a "Dual Eligible"?

- A dual eligible is a person who has both Medicaid and Medicare benefits.
- When a person who has been receiving Medicaid starts to receive Medicare (thereby becoming a "dual eligible"), their prescription drugs are obtained through Medicare, instead of Medicaid.
 - The exception is dual eligibles who also have private health insurance, usually through a parent's employer.

Dual Eligibles – FAQs Resources

"Understanding what happens when a person with I/DD who receives Medicaid becomes eligible for Medicare."

The Arc of NJ has distributed Frequently Asked Questions (FAQs) to respond to the questions that families often ask.

The questions and answers are divided into three sections:

FAQ- Dual Eligibles General Information

FAQ- Dual Eligibles and Prescription Medication

FAQ- Dual Eligibles and Special Needs Plans (D-SNPs)

Can be located at www.mainstreamingmedicalcare.org, under the Dual Eligibles Section

Dual Eligibles – No Deadline to Switch to a New Medicare Drug Plan

•The December 7th enrollment deadlines that are announced in marketing materials and on TV are not applicable to the dual eligibles.

Federal Oversight for the Medicare Drug Benefit

- The Medicare prescription drug benefit is called Medicare Part D.
- The federal agency that has authority over all aspects of Medicare – including Medicare Part D – is the Centers for Medicare and Medicaid Services (CMS).

Important Terms

- Low Income Subsidy (LIS), also called Part D "Extra Help": Medicare beneficiaries with limited income and resources may qualify for extra help, in the form of a Low Income Subsidy (LIS), to pay for prescription drug costs.
- Dual eligibles are automatically eligible for the LIS.

Important Terms (cont.)

- Prior Authorization: Approval that your prescriber must get from a Medicare drug plan in order for the prescription to be covered by the plan. Only certain drugs need PA, and it differs from plan to plan.
- **Step Therapy:** The practice of beginning drug therapy for a medical condition with <u>the most cost-effective drug</u>, and progressing to more costly drug therapy only if necessary; the primary goal is cost-containment. This requirement may be waived if prescriber can show medical necessity.

Important Terms (cont.)

 Quantity Limits: For safety and cost reasons, a drug plan may limit the amount of pills that they cover for a particular drug. With the physician's documentation of medical necessity, this requirement may be waived.

The 2020 MEDICARE PART D Information for New Jersey's Dual Eligibles

What is a "Benchmark" Drug Plan?

- When a dual eligible enrolls in a benchmark drug plan, there is no monthly premium fee.
- The Medicare drug plans do require a monthly fee; however, for the dual eligibles, that fee is subsidized by CMS up to a specific amount (which is known as the benchmark).
- There are two types of drug plans: <u>Basic</u> and <u>Enhanced</u>, but only the Basic plans can qualify as benchmark plans.

Overview of Benchmark Drug Plans for NJ's Dual Eligibles

- Good news! There won't be any disruption for dual eligibles who are enrolled in a benchmark drug plan. All of the benchmark plans from 2019 will continue to be benchmark in 2020. Please note that two of the benchmark drug plans have changed their names:
 - Aetna Medicare Rx Saver is now called Wellcare Medicare Rx Saver.
 - Humana Preferred Rx is now called Humana Basic Rx Plan.
- There are also two new benchmark drug plans for 2020:
 - Clear Spring Health Value RX
 - Envision Rx Plus

Drug Plan Performance Rating

- The CMS ratings for NJ's drug plans range from a high of 4 stars to a low of 3 stars.
- If a drug plan has a low rating of 2.5 stars for 3 years in a row, CMS views it as a "low performing plan." This year, NJ does not have any plans with a rating of 2.5 stars.

2020 Benchmark Plans in NJ

2019 BENCHMARK DRUG PLANS	BENCHMARK IN 2020?	PLAN'S PERFORMANCE RATING
AARP Medicare Rx Saver Plus	YES	3.5 Stars
Express Scripts Medicare Value	YES	3 Stars
Humana Basic Rx Plan (Formally Humana Preferred Rx Plan)	YES	3 Stars
SilverScript Choice	YES	4 Stars
WellCare Classic	YES	3.5 Stars
Wellcare Medicare Rx Saver (Formally Aetna Saver)	Yes	3.5 Stars

NEW BENCHMARK DRUG PLANS FOR 2020	BENCHMARK IN 2020?	PLAN'S PERFORMANCE RATING
Clear Spring Health Value Rx	YES	Too new for rating
Envision Rx Plus	YES	3 Stars

Tan "Choosers" Letter

- It is possible that some dual eligibles may still be enrolled in a drug plan that is <u>not</u> a benchmark plan.
- They are paying a monthly premium fee when they would pay \$0 if enrolled in a benchmark plan.
- CMS sends a tan colored letter to these dual eligibles, to let them know they can switch to a \$0 benchmark plan or stay in the same drug plan and pay a monthly fee. Changing to a benchmark drug plan is not required.

Disenrollment for Non-Payment of Monthly Premium in Non-Benchmark Plan

- Dual eligibles enrolled in a <u>benchmark</u> drug plan have no monthly premium fee.
- CAUTION: If dual eligibles are enrolled in a <u>non-benchmark</u> plan, and they don't pay the monthly fee, the drug plan MAY disenroll them.
- If this happens, CMS will auto-enroll them into a benchmark plan, BUT there may be a period of non-coverage of prescription drugs before this occurs.

How To Get Temporary Medicare Drug Coverage through LINET

- The following process should be used if a dual eligible is NEW to Medicare and not yet enrolled into a Part D drug plan. It can also be used if a dual eligible is terminated from a drug plan:
- Ask the pharmacist to enroll the dual eligible in LINET: Limited Income Newly Eligible Transition Program, with Humana.
- This process allows pharmacist to enroll dual eligible (or other Low Income Subsidy person) into a temporary Part D plan (LINET Humana) in order to get medications immediately.
- If pharmacists need help with LINET enrollment, they can call 800-783-1307, ext. 1.

Medicare Part D Co-Pays for Dual Eligibles

- For most dual eligibles with developmental disabilities, drug co-pays for 2020 will be \$1.30 for each generic and \$3.80 for each brand name drug.
- For dual eligibles on the Community Care Program* (CCP) and Managed Long Term Services and Supports (MLTSS): \$0 co-pays for Medicare Part D drugs.
 - > *Note: The Community Care Waiver (CCW) is now known as the CCP.

Why Would Dual Eligibles Select a Non-Benchmark Drug Plan?

- If a dual eligible needs a medication not available on the formulary of any of the benchmark drug plans, but it is available in non-benchmark plan – it may be more cost-effective to pay a relatively low monthly premium to get the needed medications.
- This decision must be made on an individual basis.
- The next 4 slides show all of NJ's Medicare Part D stand-alone drug plans for 2020. The chart also shows the monthly premium fees for NJ's non-benchmark drug plans in 2020 in the column with the heading "Premium with Medicaid."

Data as of October 29, 2019

Company Name	Plan Name	Benefit Type	Premium with Medicaid or LIS/Extra Help	Full Monthly Drug Premium for those w/out Extra Help	Annual Drug Deductible	Extra Coverage Offered in the Gap	Contract ID	Plan ID	Plan's Performance Rating*	\$0 premium with NJ PAAD	Preferred Pharmacy Chains**
UnitedHealthcare	AARP MedicareRx Walgreens	Enhanced	\$19.00	\$33.50	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5921	386	3.5 stars		Walgreens (CANNOT use at Walmart)
1-888-867-5564 aarpmedicarerx.com <i>National Plan</i>	AARP MedicareRx Saver Plus	Basic	\$0	\$34.60	\$435	No Gap Coverage	S5921	349	3.5 stars	PAAD pays the premium	Walgreens, Walmart, Select Rite Aids
	AARP MedicareRx Preferred	Enhanced	\$46.20	\$81.70	\$0	No Gap Coverage	S5820	003	3.5 stars		Walgreens, Walmart. Select Rite Aids
Aetna drug plans nov	v under Wellcare. See page 4.										
	CIGNA-HealthSpring Rx Secure	Basic	\$25.20	\$60.70	\$435	No Gap Coverage	S5617	018	3.5 stars		Walgreens, Walmart, Select Rite Aids
CIGNA-HealthSpring Rx 1-800-735-1459 cignamedicarerx.com	CIGNA-HealthSpring Rx Secure-Extra	Enhanced	\$24.70	\$60.20	\$100, \$0 deduct for Tiers 1, 2 & 3	YES	S5617	249	3.5 stars		Walgreens, Walmart, Select Rite Aids
National Plan	CIGNA-HealthSpring Rx Secure-Essential	Enhanced	\$6.90	\$22.20	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5617	283	3.5 stars		Walgreens, Walmart, Select Rite Aids

^{*}Plan's Overall Performance Rating determined by Medicare and based on 2019 performance. Rating range is 1 to 5 stars, with 5 being the highest rating.

Plans in yellow have \$0 premium for those with Medicaid, Low Income Subsidy (also known as "Extra Help"). All yellow plans are referred to as "benchmark" plans.

Prepared by the State Health Insurance Assistance Program (SHIP), in the Division of Aging Services, NJ Department of Human Services.

^{**}Plans work with many pharmacies, but offer two pricing structures: one for "standard" network pharmacies and another for "preferred" network pharmacies. You will pay the plan's standard copays at network pharmacies and reduced copays at preferred pharmacies within your plan's network. This column shows chain stores where preferred pricing is available for each plan. Many independent pharmacies and grocery store pharmacies may also offer preferred pricing for your plan. Check with your plan and/or pharmacy.

2020 MEDICARE PART D STAND-ALONE PRESCRIPTION DRUG PLANS IN NEW JERSEY											
Company Name	Plan Name	Benefit Type	Premium with Medicaid or LIS/Extra Help	Full Monthly Drug Premium for those wlout Extra Help	Annual Drug Deductible	Extra Coverage Offered in the Gap	Contract ID	Plan ID	Plan's Performance Rating	\$0 premium with NJ PAAD	Preferred Pharmacy Chains**
Clear Spring Health 1-877-384-1241	<i>NEW</i> Clear Spring Health Premier Rx	Enhanced	\$10.60	\$13.20	\$435 , \$0 deduct for Tier 1 & 2	No Gap Coverage	S6946	30	too new for rating		CVS, Walmart
clearspringhealthcare.com	<i>NEW</i> Clear Spring Health Value Rx	Basic	\$0	\$31.70	\$435	No Gap Coverage	S6946	001	too new for rating		CVS, Walmart
EnvisionRx Plus 1-866-250-2005 envisionrxplus.com National Plan	Envision Rx Plus	Basic	\$0	\$37.30	\$435	No Gap Coverage	S7694	004	3 stars	PAAD pays the premium	CVS, Walmart
	Express Scripts Medicare -Saver	Enhanced	\$4.30	\$24.30	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5660	220	3 stars		CVS, Walmart
Express Scripts Medicare 1-866-477-5704 express-scriptsmedicare.com National Plan	Express Scripts Medicare-Value	Basic	\$0	\$33.70	\$435	No Gap Coverage	S5660	106	3 stars	PAAD pays the premium	Walgreens. Select Rite Aids. (CANNOT use at Walmart)
Nauonai Pian	Express Scripts Medicare -Choice	Enhanced	\$54.70	\$90.20	\$250, \$0 deduct for Tier 1 & Tier 2 drugs	YES	S5660	207	3 stars		Walgreens. Select Rite Aids. (CANNOT use at Walmart)
Horizon Blue Cross Blue Shield of NJ	Horizon Medicare Blue Rx Standard	Basic	\$34.70	\$70.20	\$435	No Gap Coverage	S5993	001	3 stars		No Preferred Pharmacies. Best price at all network
1-888-765-7134 horizonblue.com	Horizon Medicare Blue Rx Enhanced	Enhanced	\$80.20	\$115.70	\$0	YES	S5993	003	3 stars		pharmacies. (CANNOT use at Walgreens)

_	UZU MEDICARE PART D STAND		Premium	Full Monthly		LANOIN		JEI		th	
Company Name	Plan Name	Benefit Type	with Medicaid or LIS/Extra Help	Drug Premium for those wlout Extra Help	Annual Drug Deductible	Extra Coverage Offered in the Gap	Contract ID	Plan ID	Plan's Performance Rating	\$0 premium with NJ PAAD	Preferred Pharmacy Chains**
	NEW Humana Walmart <u>Value</u> Rx Plan	Enhanced	\$6.70	\$13.20	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5884	183	3 stars		Walmart
Humana Insurance 1-800-706-0872 humana-medicare.com National Plan	Humana Premier Rx Plan (formerly Humana Walmart Rx Plan)	Enhanced	\$22.20	\$57.70	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5884	150	3 stars		Walmart
Nauonai Pian	Humana Basic Rx Plan (formerly Humana Preferred Rx Plan)	Basic	\$0	\$36.10	\$435	No Gap Coverage	S5884	131	3 stars		No Preferred Pharmacies. Best price at all network pharmacies
Unicare Medicare Rx 1-800-261-8667 shop.unicare.com/medicare	NEW Medicare Rx Basic	Basic	\$1.70	\$37.20	\$350	No Gap Coverage	S5960	167	3 stars		CVS, Walmart
Mutual of Omaha Rx 1-800-961-9006	Mutual of Omaha Rx Value	Enhanced	\$21.20	\$24.90	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	YES	S7126	036	too new for rating		CVS, Walmart
mutualofomaharx.com	Mutual of Omaha Rx Plus	Basic	\$21.30	\$56.80	\$435	No Gap Coverage	S7126	003	too new for rating		CVS, Walmart
SilverScript Insurance (CVS Caremark)	SilverScript Choice	Basic	\$0	\$34.90	\$305, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5601	008	4 stars	PAAD pays the premium	CVS, Walmart
1-866-552-6106 silverscript.com National Plan	SilverScript Plus	Enhanced	\$65.90	\$101.40	\$0	YES	S5601	009	4 stars		CVS, Walmart

Company Name	Plan Name	Benefit Type	Premium with Medicaid or LIS/Extra Help	Full Monthly Drug Premium for those w/out Extra Help	Annual Drug Deductible	Extra Coverage Offered in the Gap	Contract ID	Plan ID	Plan's Performance Rating	\$0 premium with NJ PAAD	Preferred Pharmacy Chains**
WellCare	NEW WellCare Wellness Rx Plan	Enhanced	\$13.30	\$13.30	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S4802	173	3.5 stars		Walmart
1-888-293-5151 wellcarepdp.com <i>National Plan</i>	WellCare Value Script	Enhanced	\$15.70	\$15.70	\$435, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S4802	139	3.5 stars		cvs
	WellCare Classic	Basic	\$0	\$34.90	\$435	No Gap Coverage	S4802	078	3.5 stars	PAAD pays the premium	cvs
	Wellcare Medicare Rx Select (formerly Aetna Select)	Enhanced	\$7.80	\$24.00	\$345, \$0 deduct for Tier 1 & Tier 2 drugs	No Gap Coverage	S5810	278	3.5 stars		cvs
	Wellcare Medicare Rx Saver (formerly Aetna Saver)	Basic	\$0	\$37.50	\$435	No Gap Coverage	S5810	038	3.5 stars	PAAD pays the premium but will not enroll	CVS, Walmart
	Wellcare Medicare Rx Value Plus (formerly Aetna Value Plus)	Enhanced	\$39.10	\$74.60	\$0	No Gap Coverage	S5768	127	3.5 stars		CVS, Walmart

*Plan's Overall Performance Rating determined by Medicare and based on 2019 performance. Rating range is 1 to 5 stars, with 5 being the highest rating.

For assistance in choosing a Medicare Part D Drug Plan, call the NJ State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 or call 1-800-Medicare.

If dual eligible also has private health insurance...

- Usually enrollees are not permitted to have drug coverage from both private health insurance and Medicare Part D.
- If private health insurance drug coverage is as good as (or better than) Medicare Part D, employer should provide a letter of "creditable coverage." <u>Parents or other caregivers</u> <u>should opt out/Disenroll from Medicare Part D.</u>
- When a dual eligible also has private health insurance (and is not enrolled in Medicare Part D), NJ Medicaid should continue to cover the drug co-pay costs.
- If your pharmacy needs help billing both your private drug plan and Medicaid, call NJ Medicaid Pharmacy Unit for help at 609-588-2732.

Transition Policy

- For the first 90 days of 2020, if an enrollee is in a NEW drug plan, CMS expects all Part D plans to cover one 30day fill for drugs which the member is currently taking that are either:
 - a) not on the formulary, or
 - b) are on the formulary but require prior authorization or step therapy
- The above also applies if in the same drug plan but there were formulary changes to the enrollee's medication.
- Pharmacist should print out a message from drug plan at the point of sale, saying this is a one-time transition fill.
- CMS requires the Part D plans to send written notice to each enrollee who receives a transition fill, within 3 business days.

Formulary Changes that May Affect All Dual Eligibles

- Every year, in January, Medicare drug plans are permitted to change their formulary (the list of drugs they pay for)
- Caregivers should find out if the enrollee's current prescription drugs will still be covered in 2020.
- Many plans are dropping coverage for brand name drugs that treat mental health problems. Consumers who must have brand name drugs (such as Keppra XR, Risperdal, Clozaril & Depakote) should check to see if their plan will continue to cover it. If not, and if they can't take a generic, they will need to submit an exception request, or consider switching to a drug plan that will cover the brand name drugs.

No "lock-in" For Dual Eligibles!

- Dual eligibles are not "locked in" to a Medicare drug plan.
- If dual eligibles want to switch drug plans and they don't do it in 2019, they can switch next year.
 However, Medicare drug plans can be switched just one time each quarter.
- Drug plan changes are always effective the first day of the next month.

New Enrollees Will Get Drug Plan Identification Cards

- People who are enrolling in a new Medicare drug plan should look for the new drug plan ID card in the mail.
- Bring the new ID card to the pharmacy.

Consumer's Pharmacy Must Be Affiliated with the Drug Plan's Network

- Before switching to a new Medicare drug plan, check with your pharmacy to be certain that it is affiliated with the new drug plan.
- Most of the major pharmacy chains are in-network with all of the Medicare drug plans.
- Small pharmacies may not have as many in-network affiliations.

The PAAD program

 Pharmaceutical Assistance to the Aged and Disabled (PAAD) is for NJ residents with low income, but income is too high for Medicaid.

To qualify for PAAD:

- Must be 65 years of age or older, or at least 18 years old and receiving Social Security Disability benefits and
- For 2020, income for a single person must be under \$28,399; if married, the income must be under \$34,817.
- For more information, see the NJ PAAD website: https://www.state.nj.us/humanservices/doas/services/paad/

Aspects of Medicare Part D That Do Not Apply to the Dual Eligibles or to PAAD

- Monthly premium fees
 - As long as the individual is enrolled in a benchmark or PAAD-affiliated plan, there is no premium fee
- The "Donut Hole" doesn't exist for duals or PAAD
- No deductibles for dual eligibles or PAAD
- Drug tiers
 - As long as a drug is on the formulary, it does not matter which tier it is on
- Preferred Pharmacies
 - Dually eligible individuals will have to pay the Medicaid or PAAD copay at any network pharmacy for the Part D plan. You do not need to use the drug plan's preferred pharmacy.

New Jersey Dual Eligible Special Needs Plans: D-SNPs. Also called FIDE-SNPs: Fully Integrated Dual Eligible Special Needs Plans

ENROLLMENT IS VOLUNTARY

Voluntary enrollment in Medicare HMO D-SNP

- Dual eligibles may enroll voluntarily in a Medicare managed care D-SNP. Enrollees do not receive any bills when using innetwork providers.
- If thinking about joining a D-SNP:
 - Network of doctors, hospitals & prescription drugs are through the D-SNP. Must use that provider network. If enrolled in D-SNP and go to out-of-network provider – dual eligible will be charged the full cost of the medical care provided.
 - Cannot be in a stand-alone drug plan if enrolled in a D-SNP. Check the D-SNP formulary before enrolling to be sure needed drugs are on the formulary.
 - Enrollees in D-SNP have a \$0 co-pay for prescription drugs.

If enrolled in a Medicare D-SNP and want to disenroll...

- Can disenroll from D-SNP by calling 1-800-Medicare to disenroll. Will then be in "Original" Medicare, and a Medicaid HMO. Will also select a Part D drug plan.
- You may need to wait to disenroll until the next calendar quarter under the restrictions which only allow one enrollment change per quarter.

More on disenrollment from a Medicare D-SNP

- The quarterly enrollment changes apply to both Part D, Medicare Advantage and D-SNP plans.
- Only ONE change is allowed in each quarter of the year, e.g., one change between January 1 – March 31; one change between April 1 – June 30, etc.
- The change occurs on first of the month after calling Medicare or the plan.
- Example: If enrollment into a D-SNP is requested in January, the plan will take effect on Feb. 1st -- and the change for 1st quarter of the year will be used. To make another change, need to wait until April (the start of the 2nd quarter) to request disenrollment, with change taking effect May 1st. So how long the dual eligible needs to stay in the plan depends on when in the quarter they enrolled.

More on disenrollment from a Medicare D-SNP

- However, the Center for Medicare and Medicaid Services (CMS) allows for an exception to these rules on disenrollment, in special circumstances. The term Medicare uses is Special Enrollment Period (SEP).
- If there is a special circumstance, a dual eligible can change more than once in a quarter, including disenrolling from a D-SNP more quickly.
 - Example: If the dual eligible or caregiver was misled into joining the D-SNP because the agent gave false information, CMS will allow the enrollee to disenroll before the next quarter begins.

Caution Regarding Medicare Advantage Plans

- In addition to D-SNP plans, duals also have the option to enroll voluntarily in any regular Medicare Advantage Plan.
- Dual eligibles who enroll in a Medicare Advantage Plan are NOT required to pay the plan's co-pays when using network providers. However, many providers are unaware of this federal Medicare rule, and they do charge co-pays to dually eligible enrollees.
- If dual eligibles with I/DD do enroll in a Medicare Advantage plan, and a network provider is billing them a co-pay, a caregiver should call the Medicare Advantage plan to complain.

How to Obtain Answers for Medicare Questions

- Check the <u>www.Medicare.gov</u> website
- Call 1-800-MEDICARE
- Call the current drug or health plan and speak with a customer service representative
- Contact a SHIP counselor (State Health Insurance Assistance Program). SHIP counselors are VERY busy until open enrollment for non-dual eligibles ends on Dec. 7th
- The next slide provides phone numbers for free Medicare counseling from the NJ SHIP program

State Health Insurance Assistance Program (SHIP) Telephone Number	rs
SHIP HOTLINE: 1-800-792-8820	

Local County Office	Telephone
Atlantic	888-426-9243
Bergen	201-336-7413
Burlington	609-894-9311, ext. 1494
Camden	856-858-3220
Cape May	609-886-8138
Cumberland	856-453-2220
Essex	973-637-1717
Gloucester	856-468-1742
Hudson	201-369-5280, Press 1, then ext. 4258
Hunterdon	908-788-1361
Mercer	609-695-6274 Ext. 215
Middlesex	732-777-1940 Ext. 1109
Monmouth	732-728-1331
Morris	973-784-4900 Ext. 3501
Ocean	800-668-4899
Passaic	973-569-4060
Salem	856-339-8622
Somerset	908-704-6319
Sussex	973-579-0555 Ext.1223
Union	908-273-6999
Warren	908-475-6591