

NewsfromBlue

IMPORTANT UPDATES FOR BENEFIT ADMINISTRATORS

January 2008

Voluntary Pre-Service Reviews

Doctors can request pre-service reviews for some elective procedures. These are non-emergency services that may not be covered by your group health care plan. By asking the doctor to request a pre-service review, your employees will know in advance what costs they may be responsible for.

Some of the procedures available for pre-service review include: breast reduction mammoplasty, rhinoplasty, some injectible medications as well as TMJ surgery.

Medical Review for Diagnostic Imaging

Our Diagnostic Imaging Program is designed to ensure members receive clinically appropriate care when needing advanced imaging services, including CT scans, PET scans, MRIs, MRAs and nuclear cardiology.

Please remind your enrolled employees of these important facts:

While these procedures are generally safe, radiation emitted from some of them remains in the body and accumulates over a lifetime. That's why it may be wise to limit exposure to advanced imaging services—especially if a condition can be diagnosed in other ways, or with a procedure that emits less radiation.

Please be aware that members may be responsible for the cost of procedures they receive that are not considered medically necessary. Here's what your employees can do to make the most of their benefits:

- Discuss imaging options with the doctor. Are there other ways to diagnose the condition that are just as effective?
- If the doctor recommends an advanced imaging procedure, members should ask where it will be performed. They'll have lower out-of-pocket costs if they use an in-network facility. Enrolled employees can go to www.bcbsfl.com to verify the participation status of all providers or facilities prior to having services performed.
- To save even more money, encourage members to ask their doctor if required testing can be done at an in-network Independent Diagnostic Testing Facility (IDTF). Services at an IDTF generally cost less than the same services performed in an

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Please contact your Blue Cross and Blue Shield of Florida representative if you have any questions.



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outpatient hospital setting. Members should visit the online provider directory at www.bcbsfl.com to find an in-network IDTF in their area. (Then, click on “Find a Doctor or Hospital”).

- Members seeking care should ask their doctor to request a pre-service review for any required advanced imaging procedures. That way, they will know up front whether the service is a covered benefit.

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LabCorp and IML Terminated from Traditional Network

In November, Laboratory Corporation of America (LabCorp) and International Medical Laboratory (IML) were terminated from the Blue Cross and Blue Shield of Florida (BCBSF) Traditional network. This termination affects the Traditional network safety net as these labs are now non-participating providers. Use of these providers after Nov. 1, 2007 will cause the payment to the member to be without balance billing protection.

Quest Diagnostics®, Inc. continues as the statewide preferred participating provider for BCBSF networks along with other participating Traditional providers. For member convenience, Quest offers appointment scheduling and directions for laboratory services at their patient service centers. Visit www.questdiagnostics.com or call 1-800-377-8448.

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UPDATE: BlueMedicare Group Products

We've got some great options for your group retirees, as first mentioned to you in [May's newsletter](#), with an update to you in [November's newsletter](#). We're pleased to tell you that more than 40 groups are now using BlueMedicareSM Group! And, we will be offering to employers of 100+ starting March 1st. Our plans offer:

- Rich retiree benefits
- Affordability—typically \$200 less than the group plan
- A variety of health plans
- A variety of pharmacy plans

If you or your employees have pre-enrollment questions about our product, the application or the personal representative form, you can call 1-800-967-8938, Monday – Thursday, 8am to 9pm and Friday, 9am to 9pm.

For more information, review the [Q&As](#) and go to our [website](#) to see plan details.

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Legislative Updates - PIP Reinstated

We are pleased to inform you that the Legislature and Governor of Florida acted in October to re-instate the personal injury protection (PIP) system in automobile insurance coverage, effective January 1, 2008.

Ending PIP could have cost members a projected \$20 million each month to provide first-dollar coverage for accident-related injury claims; employer groups and individuals could have been forced to pay for injuries suffered in car crashes, resulting in higher premiums and higher cost sharing; and others unable to afford health insurance would have been exposed to higher medical bills, resulting in uncompensated care for providers, forcing them to seek higher reimbursements from us and other payers. Ultimately, higher reimbursements affect the premiums our members pay.

Working with lawmakers and state leaders, BCBSF played a critical role in helping reinstate this bill, which is an important step towards helping to stop rising health care costs.

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Blueprint for Health: Health Coaching Improves Performance

Helping members make the right decisions when it comes to their health is what our health coaching is all about.

These programs work. In 2006, over 1.9 million members accessed our programs and services available through Health Dialog® resulting in:

- A financial return on investment increase to 5.1 (up from 4.1 in 2005);
- Member satisfaction levels exceeding 95%; and
- Increasing quality of care trends for patient adherence to clinical standards for managing diseases such as coronary artery disease and diabetes.

Part of helping members make the right decisions is accomplished by our outreach programs and health coaching calls for high-risk chronic conditions to eligible members throughout the year. Seasonal reminders are mailed out for allergy and influenza, quarterly health-coaching calls are conducted for issues such as medication adherence and gaps in care, and members with high-risk chronic conditions are called throughout the year.

Health Coaching is about empowering people make the smartest decisions for their personal situation.

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Quest Adds Spanish to Appointment Scheduling

Quest Diagnostics® has added online appointment scheduling in Spanish. Last year, Quest was the only lab company in Florida to offer appointment scheduling in advance for their patient service centers. Appointments can be made via phone, or by visiting www.questdiagnostics.com.

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NetworkBlue Update

[Click here](#) to view a listing of providers that have recently joined NetworkBlueSM.

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Florida Blue Store Opens in South Florida

The second Florida BlueSM store opens this month in the Pembroke Lakes Square Shopping Center in Pembroke Pines.

Area residents can experience shopping for health insurance in a whole new way! The Florida Blue store promotes health and well being—and serves as a community resource for living a healthy, active lifestyle. The store is a true retail concept, which includes a customer service function, a “self-service” bar that allows customers to sample on-line services and even a play area for children. While waiting to speak one-on-one with an experienced agent, the self-service kiosk can help shoppers learn more about family health, dental and life products, plans, and services. Educational resources, activities and special events will help prospects make the best decisions for their health care.

The store is owned and operated by Blue Cross and Blue Shield of Florida; however, a contracted general agency is onsite for face-to-face interaction. The store’s primary focus is on consumer products; inquiries regarding group coverage will be re-directed to the existing agent.

A recent study of our pilot Jacksonville-based Florida Blue store, indicated that the majority of customers purchasing coverage were not current Blue Cross and Blue Shield customers, proving the viability of the retail concept. The store provides sales and service of coverage for health, dental, life and more—Florida Blue has everything customers are looking for!

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