

New Lower-Cost Health Plans

As an increasing number of small businesses drop employee health benefits due to costs, we have introduced several lower-priced BlueOptionsSM health plans—with premiums significantly lower than our most popular traditional products.

In Florida, the number of uninsured groups and individuals has increased by 30 percent since 1999, creating a diverse market segment of nearly three million without quality health insurance. Our aggressive marketing campaign highlights real health care solutions for the uninsured—with savings up to 50 percent.

Our lower-cost portfolio includes Hospital and Surgical plans. These Hospital and Surgical plans provide:

- Financial protection for catastrophic care
- Additional benefit features such as well child, mammograms, diabetic supplies
- Advantage of negotiated discounts for non-surgical emergency room visits
- Pharmacy discount
- BlueComplementsSM for added discounts for services such as vision, hearing, massage therapy and bike helmets

For a specific listing of features and benefits of these Hospital and Surgical plans, [\[Click here\]](#). We realize this is a lot of new information, and encourage you to contact your BCBSF Sales Representative for more details!

BlueOptions Q&A

Q: Do the BlueOptionsSM high-deductible plans that are compatible with a Health Savings Account (HSA) include coverage for adult and child wellness services?

A: Just like most other BlueOptions plans, the majority of HSA-compatible BlueOptions plans offer coverage for wellness. Because we want to make sure members take advantage of these services, wellness services are not subject to the calendar year deductible. Members only need to meet any applicable coinsurance depending on where they receive care and the participating status of their chosen provider. Plans also include a calendar year benefit maximum for adult wellness services.

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

NetworkBlueSM Update

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

In-store Mini Clinics Entering Florida Market

Little Clinic and Minute Clinic have recently entered the Florida market as convenient walk-in clinics, which are located adjacent to pharmacies within stores such as Publix and CVS. Minute Clinic is currently operating in six CVS pharmacies in Orlando and the others will be operational soon.

We are currently reviewing these companies for potential contracting opportunities; however, these providers are non-participating at the present time. When we complete contracts with mini clinics, they will be listed in the online provider directory as "convenient care centers." We will keep you informed of our progress.

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Ten New Groups Join e-Medicine

The University of Florida (UF) Physicians' group has joined e-Medicine powered by RelayHealth® along with nine other new groups. Additional providers from the UF group will be joining as the service is rolled out. Today, over 1,000 providers and their offices across Florida are currently using the e-Medicine service.

Dr. Aida Vega, UF College of Medicine's Division of Internal Medicine Associate Chief, is the Medical Director at Tower Hill Internal Medicine and has been using e-Medicine to process prescription refills and referral requests and she will soon begin using the webVisit feature. "My patients have given me a lot of positive feedback about the increased level of access to me and other clinic staff," Vega said. "I think it's a wonderful system. In fact, I was on vacation ... and used it to communicate with my nurse and staff, so I could stay in the loop about my patients' needs."

Through e-Medicine, members can also create and maintain an online personal health record. Health conditions such as

diabetes, allergies and also current and past medications can be tracked, so when a member visits their doctor, they can simply print and bring a copy of their record with them.

"Our patients and physicians have been asking for a secure way to communicate electronically with each other, and RelayHealth provides an excellent vehicle to accomplish that," said Jane Schumaker, UF Physicians chief executive officer. "We are delighted that Blue Cross and Blue Shield of Florida recognizes the value of providing coverage of webVisits for its members."

Blue Cross and Blue Shield of Florida, Inc. (BCBSF) has entered into a vendor arrangement with RelayHealth® whereby RelayHealth® has agreed to provide BCBSF secure communications between BCBSF, its members and participating physicians. BCBSF has entered into this arrangement to provide a value-added service to its members and participating physicians. BCBSF cannot guarantee or be held responsible for the quality of services provided by RelayHealth®.

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Preparation for Hurricane Season and Bird Flu Pandemic

It's already a busy hurricane season threatening weather-related business interruptions. And successfully preparing for natural disasters, such as hurricanes, is one of our top priorities. When a major storm is headed for Florida's coastline, we take precautionary measures that include rerouting telecommunications to call and data centers, enabling early prescription refills for evacuating members and determining office closings.

We are communicating with providers to help ensure that potential problems related to natural disasters don't affect their patients and our members. Detailed communications and Q&As have also been sent to Physicians to further assist in providing quality care in crisis situations.

Precautionary Measures for Possible Flu Pandemic

Also of concern to U.S. public health officials, is a mutation of the avian flu, carried by infected birds, which could occur later this year. Given the uncertainty regarding the severity and

impact of an influenza pandemic, we are also expanding our business continuity plan to include a possible avian flu pandemic. We determined that the most practical approach would be to define a range of scenarios and plan accordingly.

We are encouraging you and your staff—as well as physicians and their office staff—to assess possible impacts to your organization, such as increased demand for services, reduced staffing and infrastructure breakdowns.

For more information, planning advice and checklists for health professionals and individuals, please visit these helpful websites:

<http://www.pandemicflu.gov/plan/tab6.html>,
www.cdc.gov/flu/avian/professional/, or
www.who.int/csr/disease/avian_influenza/en/

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