Member Health Statement FAQs

BlueCross BlueShield of Florida
An Independent Licensee of the Blue Cross and Blue Shield Association

What is a Member Health Statement?
It is a monthly statement detailing the member's health and pharmacy claims activity during the last 28 days. BCBSF is transitioning from a per-service Explanation of Benefits (EOB) to a consolidated history of transactions.

Why are we doing this?
The Member Health Statement is a direct response to member feedback and our goal to become more consumer focused. Members currently receive an average of 3 to 5 separate EOBs per month. By combining the per-service EOB and the quarterly Personal Health Report, we will be able to provide informative messaging to assist our members in making better decisions about their health care.

What will it include?
For 2008, the statement will include health and pharmacy related claims information for the preceding 28 days. The statement will also feature helpful tips and messages to assist our members with making informed choices and stretching their health care dollars.

What does the monthly Member Health Statement look like?
The Member Health Statement is a full-color, visually appealing document that uses bold icons to help the member identify specific claims activity or health information. It also includes helpful tips and messages designed to help reduce out-of-pocket expenses.

Will the Personal Health Report (PHR) still be sent?
Yes, during the first quarter of 2009, members will receive an annual 2008 Personal Health Report. We will no longer be generating quarterly or bi-annual Personal Health Reports.

Will the way claims are processed today change with the Member Health Statement?
No, claims processing will not be impacted and will continue as they do today. Payments to members and providers will continue during the daily-finalized claims financial cycles and will not delay checks being sent.

How will it benefit members?
The Member Health Statement is a quick and easy solution that serves as an educational tool to track health care costs, understand the status of out-of-pocket expenses and reconcile provider balances. It also includes helpful tips and messages designed to help reduce out-of-pocket expenses.

How does the Member Health Statement assist with health care decision-making?
The Member Health Statement helps members to:

- Compare costs of services and prescriptions
- Receive messages designed to stretch their healthcare dollars
- Reconcile provider balances
- Understand the value of their BCBSF plan

Does the Member Health Statement give me the same information as the current EOB?
Yes, EOBs are a component of the Member Health Statement and provide the same information as the individually mailed EOBs. It will also provide a summarized expense activity section

designed to assist members in identifying the status of their deductible and out of pocket member expenses.

Will there be additional content added to the existing Member Health Statement?
Future enhancements (2009) will include content and verbiage that is more consumer friendly. We will also focus on integrating HSA integration at the summary level. In addition, we will incorporate utilization summaries for Health and Pharmacy, as well as "You Saved" messages to allow members to see the value of having BCBSF services.

Will a member get a statement if there are is no claims activity?
Contract holders (members) will only receive statements if they have finalized claim activity within the proceeding 28 days of their statement cycle date.

Will members continue to receive individually mailed Explanation of Benefits (EOBs)?
Individual Explanation of Benefits will only be produced for subscriber reimbursed claims.

Can the Member Health Statement be used as documentation for Flexible Spending Account, Health Reimbursement and Health Saving Accounts?
Yes, since the statements contain the same claim related EOB information, your statement can be used as documentation.

Will members get the Member Health Statement if they have opted-in to receive their EOB's electronically in MyBlueService?
Members will still be able to see their individual claim details in MyBlueService℠, but the Member Health Statements will not be available to view on MyBlueService at this time. If members are currently opted-in to receive electronic EOB's through MyBlueService, they will continue receiving the email notifications alerting them that a per-event EOB has posted to MyBlueService.

Who receives the Member Health Statement?
The following lines of business are not included at this time:

- BlueCare® - Group and Individual
- Medicare & More® / Medicare Part D
- Blue Preferred® (Med Adv PPO) / Medicare Part D
- BlueMedicare℠ Private Fee Service
- ITS BlueCard® Host