

# NewsfromBlue

IMPORTANT UPDATES FOR AGENTS, BROKERS AND CONSULTANTS

June 2004

## *A Note from:*

Barbara Benevento, Group Vice President, Diversified Business Businesses in Life, Dental, Disability, LTC and Workers Comp TPA

Blue Cross and Blue Shield of Florida (BCBSF) is committed to offering a family of competitive products through its subsidiaries to meet the needs of various markets. We strive to respond to the evolving needs of the marketplace by selling and servicing our products through processes that make it easy for you and your clients to do business with us.

In upcoming issues of *NewsfromBlue*, we will highlight different areas of Diversified Business, providing you with valuable information to help you serve your clients. This month, we will focus on Long-Term Care Insurance. Other areas we will spotlight include:

Offered by Florida Combined Life Insurance Company, Inc.\*

- Dental – BlueDental Plans
- Group and Individual Life Insurance Policies – LifeEssentials
- Disability – BlueRestore

Offered by Integrated Administrators\*

- Workers Compensation TPA Services

Offered by Blue Cross and Blue Shield of Florida, administered by Florida Combined Life and Florida Combined Insurance Agency\*

- Flexible Spending Accounts (FSA)
- Health Reimbursement Accounts (HRA)

*NewsfromBlue* is one of the ways BCBSF is making it easier for you and your customers to do business with us. We welcome your comments and questions and are interested in hearing how we can provide the news and information you need.

Thank you for your continued support,

Barbara



\* Blue Cross and Blue Shield of Florida and its subsidiaries, Florida Combined Life, Florida Combined Insurance Agency and Integrated Administrators, are Independent Licensees of the Blue Cross and Blue Shield Association.

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



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## Long-Term Care Insurance from BCBSF

According to a U.S. Department of Labor report prepared by the Advisory Council on Employment Welfare and Benefit plans, the need for long-term care (LTC) is the greatest uninsured risk Americans face.

BCBSF can help you tap that market with an LTC policy that enables your clients to maintain their independence and financial assets while staying in control of decisions about their care. It allows a person to choose where to receive the care they need - at home, in an assisted living facility or other care facility.

Blue Cross and Blue Shield of Florida LTC policies are available for individuals and groups.

We also have a solution for your clients who self-insure or don't qualify for LTC insurance. BlueSupport<sup>SM</sup> for Aging Well is a comprehensive long-term care support and discount program that provides 24-hour assistance. There is no medical underwriting, no age restrictions, and one premium covers an entire household. BlueSupport Personal Care Coordinators can answer questions, arrange care services or assist caregivers in many other ways. Discounts are available on LTC services, facilities and many other products.

For more information on our long-term care products, contact your regional sales manager or one of our LTC sales executives (calls related to LTC only):

Carter Murray    Northern GBU  
Kathy Fox        Southern GBU

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## BlueOptions Q&A

*What is the member's cost-sharing responsibility for maternity services?*

For a routine maternity case, Blue Cross and Blue Shield of Florida pays on a global basis, which is also the way most providers bill. They often bill for the first visit, then the remainder upon delivery or shortly after. Members' cost-sharing will vary based on the plan they have. It could be a copay or calendar year deductible (CYD) plus coinsurance in the office, and CYD plus coinsurance on most plans for physician services in the hospital. If the provider bills for anything outside of this global charge (e.g., extra sonograms, amniocentesis, or other procedures as a result of a high-risk pregnancy) then the member would be responsible for the appropriate cost-sharing for those services based on their plan and the location at which the service was rendered.

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## Small Group Automated Renewal Process

BCBSF has begun automating the process of renewals for small groups. Most of you will see the outcome of this automation with your August 2004 renewals. Each month you'll receive via e-mail a renewal report for your small groups. (To see a sample, click here <http://www.bcbsfl.com/misc/NewsfromBlue/AgencyRenewalReport.pdf>.) If you do not have e-mail capabilities, you'll receive a fax version of the report. If your e-mail or fax information on file at BCBSF is invalid, it will be mailed via the postal system.

The report was designed with you in mind. Instead of receiving a form letter for each group renewing in a particular month, you will receive a detailed report that includes a list of all your groups – with each group's renewal information – that are renewing that month. The appropriate BCBSF renewal representative contact information will also be included in this report.

The report is being forwarded to agents only. Groups will continue to receive their normal renewal packets.

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## Electronic Member Status Change Request

We are now offering an online version of the Member Status Change Request (MSCR) form for groups of any size that enrolled in health and term life products but did not enroll online.

Benefit Administrators who are listed as an administrator of record for the group may submit change requests from an employee's completed MSCR form. There is no need to provide employee data for setup purposes. Transactions are electronically submitted to BCBSF Membership and Billing for processing, which eliminates delays related to mail delivery and processing.

### The online capabilities allow:

- updating names, addresses and phone numbers;
- adding, changing or removing dependents;
- changing primary care physicians;
- terminating coverage;
- updating prior or concurrent coverage and OCL data;
- offers the ability to print copies of completed request forms

The electronic MSCR does not yet allow for adding and enrolling new employees, but we will add that capability soon.

### Benefit Administrators must register for a user ID to gain access to this new tool.

#### To do so:

- Go to [www.bcbsfl.com](http://www.bcbsfl.com)
- Under Friends, Family, & Neighbors, click Benefit Administrator
- Under Benefit Administrator, click Member Status Change Request
- Follow the link at the bottom of the page to access and print the registration form and follow the instructions provided

Once registered, Benefit Administrators will receive a user ID and password to access the electronic Member Status Change Request form, along with instructions on how to enter and submit transactions.

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## New Advertising Campaign

We've launched an advertising campaign with a brand new tagline that puts customers first by asking, "How can Blue help you?"

The tagline was developed as part of an overall campaign to differentiate us from competitors and let customers and potential customers know about some reasons to look at BCBSF differently.

The campaign focuses on promoting BlueOptions, MyBlueService and our ability to provide health and diversified products.

The campaign, which began in April in Jacksonville and Tampa, uses television, radio, print, Internet and billboards. It will hit South Florida and other areas in a staggered schedule through November.

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how  
can  
**Blue**  
help  
you?

## Provider Relations' New Service Strategy

In an effort to reduce claim errors and denials for your clients, BCBSF has introduced a unique and innovative service approach for our participating physicians and providers. We have expanded our field representatives to include nearly 100 Physician/Provider Relations Specialists (PRSs). These Specialists will proactively train provider staff on our business processes and use of electronic capabilities, as well as share information about new products, benefit changes, billing and coding updates, and more.

Strategically located throughout Florida, Physician/Provider Relations Specialists are assigned to higher volume offices and facilities with a focus on three specific provider markets: physicians, hospitals and ancillary providers.

In addition to PRSs, we have introduced two Provider Relations Associates (PRA) – one in North Florida and one in South Florida – to provide proactive education to providers who do not have an assigned PRS.

BCBSF has also implemented a single toll-free customer service number for physicians and providers to provide consistent, dependable service resulting in greatly improved provider satisfaction.

The PRS and PRA programs are another way that BCBSF differentiates itself from competitors and continues to find ways to increase and improve services for providers, agents and members.

Service is a key contributor to improving the way we do business and in building long-term mutually beneficial relationships with physicians and other providers. Our survey results suggest that we're on the right path. According to the BCBSF physician satisfaction survey conducted last fall, satisfaction among PPO physicians increased by 7% and increased 4% among HMO physicians.

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## BlueOptions Update

### ID Cards

We have improved the design of the ID cards to make them more readable for providers and easier to use.

Among the changes are larger type for the contract number and the BlueOptions logo. New members with an effective date of June 1, 2004, will receive the "new" ID cards; other members will receive new cards on their renewal dates.



### NetworkBlue Update – Physicians & Hospitals

Ocala Regional Medical Center and UMSA (University Medical Service Associates) d/b/a USF Physician's group will be added to NetworkBlue.

With these additions, NetworkBlue has grown to include 130 hospitals and 13,195 physicians as of May 17, 2004.

### BlueOptions Groups

BlueOptions membership has grown to 463 groups and 16,045 members. Ninety-four groups are in the North Business Unit, 369 are in the South.

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