

## NetworkBlue update

Welcome the following to NetworkBlue:

### Ambulatory Surgical Centers (ASC):

- University Eye Surgery Center (serving Lee county), effective 1/1/05
- Jacksonville Center for Endoscopy (2 locations serving Duval county), effective 1/1/05

### Skilled Nursing Facilities (SNF):

- Ocoee Health Center (serving Orange county), effective 1/15/05

### Urgent Care Centers (UCC):

- Lake Mary Walk-in Medical (serving Seminole county), effective 1/15/05
- Lake Regional Urgent Care (serving Lake county), effective 1/15/05
- Melbourne Urgent Care, LLC (serving Brevard county), effective 2/1/05
- Scheiner Clinic, LLC (serving Clay county), effective 2/1/05
- University Walk-in Medical Center (serving Orange county), effective 2/1/05

### Independent Diagnostic Testing Facilities (IDTF):

- Regional MRI of Jacksonville, Inc. (serving Duval county), effective 2/1/05
- Women's Mobile Medical Services, LLC (serving Orange county), effective 2/1/05

### Reminder!

Boca Raton Community Hospital in Palm Beach County has returned as a participating provider to BCBSF for all group members as of December 31, 2004!

Plus, we're pleased to announce that we've renewed contracts with Florida HealthCare Corporation of America (HCA) for the Traditional (PHS), PPC (BlueChoice), Health Options (BlueCare), and NetworkBlue(BlueOptions) networks through 11/30/06. HCA has 41 acute care hospitals and 29 freestanding Ambulatory Surgery Centers (ASC). Please visit the Online Provider Directory to review participation of each facility and, that participation status is applicable to specific contracts and products.

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

## BlueOptions Q&A

If a BlueOptions plan has an individual and a family calendar year deductible (CYD), does each member have to contribute to the deductible before coinsurance can be applied?

The most one member can contribute to the family CYD is the individual CYD. For example, if the individual CYD is \$500 and the family CYD is \$1,500, the most one member can contribute is \$500. However, if there are more than three family members, then each member could contribute less than the \$500 individual CYD for the \$1,500 family CYD to be satisfied.

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## The National Pharmacy Network

The National Pharmacy Network, the National Network of Pharmacies established by BCBSF's contracting Pharmacy Benefits Manager, includes 55,000 chain and independent Pharmacies located throughout the United States, and provides a supplement to our statewide Pharmacy Network. The National Pharmacy Network provides members with the convenience of having Prescriptions filled outside of Florida. These participating Pharmacies are contracted to provide Prescription Drug services to BlueScript, MediScript or BlueCare Pharmacy program members traveling or residing outside of Florida.

If your employees encounter a Pharmacy that is unfamiliar with how to submit the claim, the following information may assist the Pharmacy:

- Medco is the name of the Pharmacy claims processor
- Transmit claims with Bin Number 610014
- The Medco group number is FLBCS for a Bluescript or Mediscript member, or FLHOI for a BlueCare member
- Use the employee's Contract Number, beginning with a letter H or a digit, disregarding the first three alpha characters.

All the member needs to do is present their ID card to the Pharmacist and advise them to process the claims through Medco Health Solutions, Inc. (Medco). If the Pharmacy has any difficulty with this process, they can call Medco at 1-800-922-1557. The Prescription claims processor, Medco, will process the Prescriptions obtained at a Pharmacy outside of Florida in the same manner as Prescriptions received in Florida.

If the member has questions about a Pharmacy in the area to which they will be traveling, they simply call the Customer Service number listed on their ID card, provide the city or zip code of the location, and the Customer Service representative can tell them what Pharmacies are available. [\[Back To Quick Links\]](#)

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## New Discounts and Value-added Services from BlueComplements<sup>SM</sup>

Effective immediately, BCBSF members can take advantage of discounts from TruHearing and Jenny Craig® through BlueComplements, a value-added program that provides an array of services at no additional premium costs. In addition, members who live in selected counties of Northeast Florida can receive savings when they join a First Coast YMCA.

Existing BlueComplements programs provide members with discounts and savings on vision care, laser vision correction, weight management programs, fitness club membership fees, smoking cessation programs, bicycle helmets, mail-order contact lens services, hearing care and hearing aids as well as several forms of complementary alternative medicine programs. Members can access the services throughout Florida, and where available, nationwide.

For details on BlueComplements programs [\[click here\]](#).

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## Association Health Plans (AHPs) - Coverage for Small Businesses

Congress is considering two types of approaches to help small businesses purchase health insurance:

- providing tax credits to help employers offer insurance
- allowing health plans sponsored by business and professional associations - called Association Health Plans (AHPs) - to be exempt from state regulation and consumer protection laws.

There is significant disagreement about whether AHPs will increase or decrease the number of uninsured workers.

Some groups, such as the National Federation of Independent Business, believe that AHPs should be exempt from state laws governing financial solvency standards, benefit requirements (such as prenatal care and mental health coverage), and other consumer protections, arguing that these regulations have made coverage too expensive for many small employers. These supporters believe that exempting business associations from state regulations would help reduce administrative expenses and decrease health care costs, thereby encouraging more small firms to offer health insurance to employees and reducing the number of uninsured.

Others believe that exempting these associations from state regulations is a recipe for disaster for consumers. More than 1,000 national and local organizations, including the National Governors Association, the National Association of Insurance Commissioners, the American Nurses Association and the National Small Business Association, all oppose the AHP approach.

The Congressional Budget Office projects that health insurance premiums would increase for 20 million small business employees and 10,000 of the sickest people would lose coverage all together.

An Urban Institute study found that AHPs would actually increase the number of uninsured by 1 percent, or by 250,000 individuals, because they would exclude older and sicker groups by charging them unlimited rates and raising premiums for those who experience high health care costs. State laws currently ban such practices.

The Blue Cross and Blue Shield Association (BCBSA) favors real solutions for making health coverage more affordable for small businesses. BCBSA and BCBSF strongly oppose an exemption from state laws for AHPs. Instead, BCBSA advocates tax credits to help more small

employers offer coverage to their workers, and recommends that tax credits focus on small firms with low-wage workers, who are the least likely to be able to afford coverage.

For more information, [\[click here\]](#).

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## Florida Blue Magazine

Periodically, we mail our members Florida Blue magazine, which provides information about the health care industry, offers ways to help members maximize their benefits and take care of their health. You can check out the current issue of Florida Blue. [\[click here\]](#)

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## Keeping Health Care Affordable

BCBSA has embarked on a multi-year initiative to champion health care affordability in the United States now and in the future. A key step to maintaining access to affordable health care is understanding the drivers of health care costs. To foster this understanding, BCBSA has published its third annual Medical Cost Reference Guide, which highlights secondary research on the key drivers of health care costs such as outpatient and inpatient hospital care, prescription medications, diagnostic imaging and physician services.

"Blue Cross and Blue Shield companies want to make sure our health care system remains affordable – and that we find ways to help the millions of Americans lacking health care insurance," said Scott Serota, BCBSA president and chief executive. For more information, [\[click here\]](#).

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## Hospital Advisor™ Enhancements

We're pleased to announce that we've recently made two enhancements to Hospital Advisor™ by Subimo™, the interactive tool to help BlueOptions and BlueChoice members compare hospitals using evidence-based measures. First, to meet the needs of the diverse state we serve, the site is now also available in Spanish. Second, information is now available on hospitals outside of Florida.

Please direct your employees to MyBlueService on [\[www.bcbsfl.com\]](http://www.bcbsfl.com) to see the new enhanced features.

As a value-added service to our members, Blue Cross and Blue Shield of Florida, Inc. (BCBSF) has entered into an arrangement with Subimo™ whereby Subimo has agreed to provide BCBSF members with access to its Hospital Advisor™ service. BCBSF does not maintain the Hospital Advisor program and cannot guarantee or be held responsible for the information provided by Subimo or Hospital Advisor.

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## For Florida's Health – for Florida Residents in Need

The Blue Foundation for a Healthy Florida, in partnership with BCBSF, has developed the *For Florida's Health* website, an online health care resource dedicated to Florida residents in need. The site contains resources for residents of Florida who do not have health insurance or are underserved. All 67 Florida counties are represented in the database of more than 1,400 programs. As a continuing effort to reflect our diverse market, this site is also available in Spanish.

[\[click here\]](#) to visit the site.

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## 2005 Medication Guide and Drug Formulary

For your easy reference and to help you assist your employees, a link has been provided to the updated Medication Guide and Drug Formulary documents.

The Medication Guide applies to any member who has a 3-tier copayment or coinsurance Prescription benefit.

[\[Click here\]](#) to see the 2005 Medication Guide. The balance of our members with a single or two-tier copayment or coinsurance Prescription medication benefit can refer to the Drug Formulary [\[click here\]](#). Both documents have been updated on [bcbsfl.com](http://bcbsfl.com).

New member packets will include the updated documents.

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