BlueOptions Essentials Plans Added to Lower-cost Product Family

As part of our lower-cost family of products, we are now offering BlueOptions™ Essentials – Routine Care plans for large groups!

Routine Care plans may be the perfect solution for groups with employees that remain uninsured and are looking for affordable and flexible health care coverage (including part-time/hourly employees). These plans offer coverage for routine health care and hospital stays, with a maximum on the covered benefits payable by Blue Cross and Blue Shield of Florida (BCBSF) and the number of office services/visits.

These new plans will be available to groups with 51+ employees effective January 1, 2007.

For groups with part-time or temporary employees, these Routine Care plans offer a lower-cost option for individuals who understand the value of medical coverage, but don’t feel the need to pay for benefits they may not use. You now have another affordable option for health care coverage.

Routine Care plans include the same special value-added ‘extras’ as all of our other BlueOptions plans, including access to an array of health information resources and decision support programs—available by phone or online. Plus, a wealth of decision-support tools to compare hospital quality data, physician attributes and performance, health care costs and treatment options. This knowledge can help your employees make more informed choices about their health care and the costs associated with those decisions. Contact your BCBSF agent or representative for more details.

BlueOptions Q&A

Q: Are wellness services for children or adults covered under the Hospital and Surgical Plans?

A: Child wellness services are covered under these plans, subject to coinsurance only. Adult routine wellness services are **not** covered under these plans, with the exception of mammograms which are covered at 100% of the allowed amount.
ID Cards to Change in 2007

We are introducing a new magnetic health identification card that works hand-in-hand with CareCalc℠. In July’s NewsfromBlue, we introduced our new CareCalc estimating tool. Individual members living in Northeast Florida counties will start receiving their new ID cards beginning early in December 2006. The remaining Individual members, as well as Group members, will start receiving their new member ID cards Spring 2007. By the end of the rollout, nearly 1.5 million BlueOptions℠ and BlueChoice® (PPO) members will receive their magnetic stripe ID card.

The combination of CareCalc and our new ID cards offers faster access to accurate benefit information when it matters the most—at the time of the patient’s visit. Many physicians, staff and other providers will be able to electronically access a member’s eligibility and benefit information including deductibles, copays and coinsurance (where applicable), quickly, easily and accurately. The new ID cards will also have a magnetic stripe, just like a credit card, so providers can simply swipe the card to access benefit information more efficiently.

At any time during the service, many providers will be able to calculate a member’s estimated financial responsibility and even print out a detailed cost breakdown for the member. Members will better understand what’s covered and have a more complete picture when discussing health care decisions with their provider. This enhanced level of communication is intended to help create a better health care experience.

Here are a few of the great benefits for members and providers:

**Member Benefits**

- When members receive their summary print out, they will understand their benefits and see the value of their coverage, better than ever before.
- The member’s summary print out will show real-time deductible, coinsurance and copay status information.
- Faster check-in when the card is swiped: the cards give access to the most up-to-date benefits, ensuring members always have the most current ID card in their wallet.
- Many health care providers in Florida can determine a member’s estimated costs on the majority of treatments before they have them, so the member can make more informed health care decisions.
- Takes the guesswork out of health care and puts the power of decision-making back into member’s hand.
- Privacy protection—no medical identification information is stored on the card.
- The more durable material card will replace the paper ID cards.
- Only BCBSF will be able to offer the benefits of CareCalc to its members.

**Provider Benefits**

- Delivers the enhanced ability to access both member benefit and payment information efficiently and accurately at the time of service.
- Enhanced provider/patient communication around treatment options, payment, and what is/isn’t covered—since the card provides ready access to member’s up-to-date benefits and a treatment estimating tool.
- Eligibility and benefits inquiries will be faster and easier and patient responsibility collection will be improved.

The combination of the magnetic stripe ID card and CareCalc is a market leading solution and an industry first! Look for more details in upcoming issues of NewsfromBlue!

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NetworkBlue℠ Update

[Click here] to view a listing of providers that have recently joined NetworkBlue℠.
Pharmacy Benefit Manager Transition Update

Effective January 1, 2007, Prime Therapeutics®, our new Pharmacy Benefit Manager (PBM), will begin providing a full spectrum of pharmacy benefit services to members enrolled in our health plans that include prescription drug coverage.

As part of the transition, we will be communicating changes to groups and members beginning in November. Notifications, including a letter of explanation, brochures, applications, tip sheets, contract amendments and claim forms, where applicable, will be mailed as follows:

- For all members, including BlueCare Rx®, BlueScript®, and MediScript, pharmacy mail order service benefits will change from Walgreens to PrimeMail;
- BlueRx Discounts members: Mail service vendor change from Medco to PrimeMail; Prime will replace Medco as the retail pharmacy network;
- MediScript members: Claims submission address change.

All changes will be effective Jan. 1, 2007. You will be notified via mail regarding these communications to your employees. Please [click here] to review the FAQs that have been enhanced since initially shared with you in August NewsfromBlue.

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