

A Fresh Coat of Blue



Blue Cross and Blue Shield of Texas

February 2000

HealthSelect Non-Network **Deductible Change**

Effective January 1, 2000, the calendar year deductible for **non-network** benefits increased from \$200 to \$500 per person. The maximum family deductible has also been increased from \$600 to \$1,500. The out-of-pocket coinsurance maximum is remaining at \$1,500 per person per calendar year, excluding the deductible.



For expenses incurred on or after January 1, 2000, a participant will be required to meet a \$500 calendar year deductible prior to benefits being paid at 70% of

the allowable amount. Keep in mind that if an employee or dependent is using a non-contracting provider, they can be held responsible for the difference between the billed and the BCBSTX allowable amount. This amount will not be applied to the deductible or out-of-pocket maximum. To help reduce expenses, consider using a ParPlan Provider. Call 1-800-942-5270 to request a ParPlan directory.

This change only applies to non-network benefits. The **out-of-area** deductible remains at \$200. The family deductible for out-of-area participants remains the same at \$600. If you have any questions about these benefits, please call 1-800-252-8039.

PCP Selection for HealthSelectSM and HealthSelect PlusSM

While both plans feature the selection of a Primary Care Physician (PCP), only HealthSelect Plus requires the selection to be made prior to setting up a membership. Please encourage your new employees who are enrolling in HealthSelect Plus to check with HMO Blue[®] Member Service at 1-888-585-9393 to make sure that the physician they choose is a contracting provider. The provider directories are printed only once each year, and the inclusion of a particular physician in the directory does not guarantee that he or she is still participating in the network.

HealthSelect participants have a 60-day grace period in which they can use the services of any HealthSelect PCP and receive network benefits, as long as they have not

made their selection. Once the selection is made, the grace period ends, even if the 60 days have not elapsed.

Most services will process with non-network benefits after the grace period has ended if no PCP has been designated, with the exception of well-woman exams and routine eye exams with network providers, and medical emergencies. Please note that referrals to specialists are still required in order to receive network benefits during the grace period, and may be established by any HealthSelect PCP that the patient sees.



New Service Representative **Joe Malinowski**

We are pleased to announce that Joe Malinowski has been hired as our newest State of Texas Service Representative. Joe comes to us from the Austin Network Management office, where he worked for five and one half years as a representative recruiting and servicing participating physicians. Blue Cross and Blue Shield of Texas has been his employer for nearly eight years. Additional experience with the company also includes working with HealthSelect for two years,

one in telephone customer service and one in customer service training. He and wife Melissa are the proud parents of eighteen-month-old daughter, Hannah. Joe is a 1992 graduate of Concordia Lutheran College. He is a life-long resident of the Austin area. We are very fortunate to have someone with Joe's education, skills, experience, and values join us in this important capacity. You may reach Joe at 1-512-795-5914 or by e-mail at joe_malinowski@bcbstx.com.

www.bcbstx.com

HealthSelect administered by: Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company. ★

HealthSelect Plus administered by: Rio Grande HMO, Inc. ★ d/b/a HMO Blue, Northeast Texas; HMO Blue, South Texas; HMO Blue, Southeast Texas; HMO Blue, Central Texas; HMO Blue, El Paso; HMO Blue, SouthWest Texas West Texas Health Plans, L.C. ★ d/b/a HMO Blue, West Texas

★Independent Licensees of the Blue Cross and Blue Shield Association

The Prescription Drug Program For HealthSelectSM

Effective September 1, 1999, the prescription drug plan for HealthSelect enrollees is handled by Merck-Medco Rx Services. The network of participating retail pharmacies for Merck-Medco Managed Care L.L.C. is called "PAID Prescriptions L.L.C." You can obtain a list of the retail pharmacies by visiting the Merck-Medco Web site available through the HealthSelect Web site at www.ers.state.tx.us. The Merck-Medco Web site also gives you the capability



of ordering claim forms (claim forms are only needed when the participant uses a non-participating pharmacy). The claim filing address for Merck-Medco has changed.

The new address is:

PAID Prescriptions Inc.
P.O. Box 2187 • Lee's Summit, MO 64063-2187

Participants can reach Merck-Medco Member Services by calling 1-800-903-8345 with any prescription drug benefits or claims questions they may have.

Year-End Statistics

Below are year-end statistics that we would like to share with you:

- Two out of every three State of Texas and Higher Education Employees and Retirees are enrolled in HealthSelect and HealthSelect Plus
- 6,563 new HealthSelect members were gained in 1999 (total members 148,737 and participants 271,807)
- 6,892 new HealthSelect Plus members were gained in 1999 (total members 33,522 and participants 66,513)
- 42,321 written inquiries were handled in the HealthSelect Customer Service Unit
- 639,367 telephone calls were taken in the HealthSelect Customer Service Unit
- 3,070,212 claims were processed for HealthSelect.

Maternity Care Under HealthSelect

What is included in the copay and what is not

For network benefits, maternity care includes the diagnosis of pregnancy, pre and post-natal care, and delivery (including delivery by c-section). Physician office visits are covered at 100% after the initial \$15 office visit copayment. The 100% coverage does not include complications of pregnancy, sonograms, stress tests, amniocentesis, lab fees, tubal

ligation, circumcision, assistant surgeon fees, anesthesiologist fees and inpatient hospital expenses. Network benefits for these services are paid according to the benefits summary found on page 22 of the September 1, 1999 edition of the "Making Your Benefits Work For You" book.



Tips to Defeat **COLDS & FLU**

To lower your risk this year of battling colds and flu, follow these helpful hints:

- Eat nutritiously and exercise every day to keep your resistance level high.
- Get plenty of rest.
- Be sure to wipe down the telephone, computer keyboard, or anything else you and a coworker might share.
- Consider getting a flu shot. *It's not too late!* Talk to your physician to see if this is a good option for you. HealthSelect and HealthSelect Plus cover flu shots.



**BlueCross BlueShield
of Texas**

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