Some BCBSTX Members With Medicare Part D To Receive New ID Cards

The Medicare Prescription Drug Improvement and Modernization Act of 2003 (MMA) introduced Medicare Part D (Prescription Drug Coverage) in 2006. The goal of Medicare Part D is to provide senior retirees as well as non-working disabled with affordable prescription drug coverage. However, most Medicare Part D plans have significant coverage gaps which require members to retain additional, supplemental drug benefits to ensure comprehensive drug coverage.

One of the lesser known provisions of the MMA is the mandate requiring unprecedented coordination between the Centers for Medicare & Medicaid Services (CMS), State programs, insurers, employers, and all other payers of prescription drug coverage to ensure that the benefits provided to Part D beneficiaries by all parties are maximized and the integrity of the Medicare program is assured.

To facilitate COB for Medicare Part D, CMS determined that a unique Binary Identification Number (BIN) and Process Control Number (PCN) combination would be the universal mechanism for all carriers. These numbers are routing identifiers used by pharmacies to check benefits eligibility and route drug claims. The Blue Cross and Blue Shield of Texas (BCBSTX) Unique BIN/PCN used for Medicare Part D coordination will be: “RxBIN 011552; COBMedDRxPCN TXSUP.”

New ID Cards

Beginning April 2, 2007, all participants with prescription drug coverage through BCBSTX/Prime (whether insured or self-funded) who also have Medicare Part D coverage (through any carrier: BCBS, Aetna, United, Humana, etc.) will receive new ID cards with the Unique BIN/PCN. Participants should present both their Medicare and BCBSTX ID card every time they fill a prescription.

Impacted members are identified as follows:

- A biweekly process queries the CMS database to see if the Medicare eligible members in our systems have enrolled in a Medicare Part D plan. CMS returns a response which includes only those member records for participants who have enrolled in Medicare Part D, along with carrier information.
- BCBSTX updates its systems with relevant Medicare D information. For group members who have an existing drug benefit, BCBSTX converts that coverage to pay secondary to the member’s Medicare Part D plan, thus ensuring a thorough, comprehensive benefit. The benefit scope otherwise stays exactly the same.
- BCBSTX passes the updated information to Prime Therapeutics. The member is assigned the Unique BIN/PCN.
- BCBSTX produces new Unique BIN/PCN ID cards for those group members who also have Medicare Part D coverage, which are sent to members on a custom card carrier. The card carrier contains brief instruction describing:
  - that the member is receiving the card because he/she is also a Medicare Part D enrollee and that BCBSTX coverage will apply to Medicare Part D plan gaps;
  - that the member should carry the new Unique BIN/PCN ID card along with his/her Medicare Part D card every time he/she visits the pharmacy to fill a prescription;
  - that the member should not use the existing ID card;
  - that non-Medicare Part D family members should continue to carry their existing BCBSTX ID Cards (non-Unique BIN/PCN); and
the PCN indicators that differentiate this new card (COBMedDRxPCN) from standard group ID cards.

The following customer groups are not affected by this program:

- Shared Accums accounts (some CDHP, HSA, HCA with Rx) are not affected.
- Accounts which receive a federal retiree drug subsidy (RDS) are not permitted to have members enrolled in Medicare Part D.
- Accounts/members which have only Medicare Part D coverage.
- Direct markets customers.

**Note:** Medicare Secondary Payer rules continue to apply to working aged and those persons in the first 30 months of end-stage renal disease, as these members are not eligible for Medicare Part D until they retire or reach the end of the 30-month coordination period.