Benefits Coordinators
Introduction to Blue Cross and Blue Shield of Texas (BCBSTX)
June 6, 2017
Agenda

• About Blue Cross and Blue Shield of Texas
• What is Not Changing
• What is Changing
• What to Expect Before September 1, 2017
• What to Expect After September 1, 2017
• Resources
Your New Medical Plan Administrator
Blue Cross and Blue Shield of Texas (BCBSTX)

• BCBSTX is proud to be the new medical administrator for HealthSelect℠ of Texas and Consumer Directed HealthSelect℠ plans

• Effective September 1, 2017

BlueCross BlueShield of Texas
• Manages provider network
• Processes claims
• Provides customer service

ERS
• Sets benefits
• Pays claims
What’s Not Changing?
At a Glance

No major benefit or plan changes

Stay in-network to keep health care costs low as possible

Prior authorizations necessary for certain health services
No Major Benefit or Plan Changes

- HealthSelect℠ of Texas and Consumer Directed HealthSelect℠ medical plans are available to employees, retirees, and their eligible dependents.

- Both plans offer the same provider network, and preventive services provided by a network doctor – like annual check-ups and vaccinations – are covered at 100 percent, even if a member hasn’t met the deductible.

- The mental health network can help members with an emotional problem and provide counseling and support.
HealthSelect℠ of Texas

- Primary care physician (PCP) coordinates care.

- Save money by getting a referral from PCP before seeing a network specialist.

- No calendar year deductible for in-network care. Deductible is $500 per person, $1,500 per family for non-network.

- Some services don’t require a referral from a PCP.
How the plan works:

- Two key components:
  - High-deductible health plan to be administered by BCBSTX
  - Health savings account (HSA) will continue to be administered by Optum Bank
- Not required to designate a PCP or obtain PCP referrals to specialists
- Funds in the HSA can be used to pay for qualified expenses
- The State of Texas will contribute pre-tax dollars every month: $45 monthly for individual ($540 annual), $90 monthly for family ($1,080 annual).

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$2,100</td>
<td>$4,200</td>
</tr>
<tr>
<td>Family</td>
<td>$4,200</td>
<td>$8,400</td>
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Stay in Network

- The HealthSelect℠ of Texas plan requires that members choose a primary care physician (PCP) to manage care.
- HealthSelect participants will have access to more than 50,000 in-network doctors, hospitals and other providers.
- By staying in the HealthSelect network, participants in the HealthSelect of Texas plan will not have to reach a deductible amount before coverage begins.
- Consumer Directed HealthSelect℠ members will pay less out of pocket when they see in-network providers.
- In both plans, there is no charge for in-network preventive care, including annual physicals and immunizations. Providers must code the treatment as preventive.
- If you are in HealthSelect of Texas, live and work in Texas, and see a non-network provider, you must meet a $500 per person, $1,500 per family deductible before the plan begins to pay for non-network services.
Resources for Staying in Network

- Visit [www.bcbstx.com/hs](http://www.bcbstx.com/hs) to check if providers are in-network.
- If the provider is not in the network, a participant can nominate a provider.
- Find the online form at [https://www.bcbstx.com/hs](https://www.bcbstx.com/hs) under the forms tab or contact a Personal Health Assistant.
Prior Authorizations for Certain Services

• For certain health services, network providers must obtain prior authorization.

• This includes services such as:
  • Outpatient surgery
  • Inpatient hospital stays
  • Skilled nursing services
  • Durable medical equipment
  • Home health care

• Members are responsible for obtaining prior authorization for certain services – Personal Health Assistants can help with questions and coordination
What Is Changing
At a Glance

- Large provider network (BCBSTX)
- Personal Health Assistants
- New programs and website resource
- HealthSelect Out-of-State benefits
Provider Network Changes

- Most current providers will continue to be in the HealthSelect network, but some may not be in-network beginning September 1, 2017.
- If a participant is currently receiving treatment from a doctor who will not be in the BCBSTX HealthSelect network after September 1, 2017, a participant may apply to continue treatment with that doctor temporarily.
- Personal Health Assistants can help participants verify if a doctor or specialist is in-network.
- To check online to see if a doctor is in the BCBSTX network go to www.bcbstx.com/hs.
Personal Health Assistants
(Available Now)

• Answer questions about benefits
  • Assist with prior authorizations and referrals
  • Provide information about HealthSelect programs and benefits

• Explain health care costs and options for care
  • Locate in-network options
  • Schedule or cancel appointments

• Help participants use self-service tools

• Connect participants to other resources
  • Clinicians
  • Vendor partners

Toll-free: (800) 252-8039
Monday-Friday: 7 a.m.-7 p.m. CT
Saturday: 7 a.m.-3 p.m. CT
Effective September 1, 2017

- $0 copayment for virtual visits for HealthSelect℠ of Texas
- Additional virtual visit provider: choose MDLIVE or Doctor on Demand
- Reduced Airrosti copay ($25)
- Additional weight management: choose either the Naturally Slim® or Real Appeal® online weight management program
- Well on Target® with Blue Points
- Fitness Program: $25 to join and $25 per month fee
Weight Management Programs

Naturally Slim: Available September 1, 2017

- Online program that uses clinicians and coaches to teach participants how to lose weight and improve health
- Focuses on behavior modification – how and when a person eats versus what a person eats
- Program duration: 10 weeks with additional support for one year following program completion
- Self-paced sessions that participants can access one week at a time at their convenience
- Interactive videos and tools
- Welcome kit
- Click to chat feature with a coach
- App available for phone and tablet
- Device integration with FitBit and Jawbone

Real Appeal: Available now

- Online weight-loss program that uses coaches to help motivate participants to get active and lose weight
- Focuses on tracking food and provides education on specific aspects of weight loss such as calorie intake and physical activity
- Program duration: One year
- Scheduled group class sessions that a participant selects to attend during the sign up period
- Interactive videos and tools
- Welcome kit
- Click to chat feature with a coach
- App available for phone and tablet
- Device integration with FitBit and Jawbone
- Ongoing program available through HealthSelect website
Wellness Tools

• Well on Target Portal includes:
  • Health assessment
  • Trackers and tools
  • Self-directed courses
  • Interactive symptom checker
  • Fitness device tracking and mobile app

• Blue Points Rewards – members earn points for activities and can redeem them for items from the online catalog
Pre-Enrollment Website

Effective May 23-August 31

• Benefits and coverage information
• Summer enrollment information
• Health and wellness resources
• Continuing and transitioning care information and forms
• Benefits coordinator resources

bcbstx.com/hs
HealthSelect Out-of-State

- HealthSelect of Texas℠ Out-of-State benefits are available only to active employees, retirees not enrolled in Medicare and their eligible dependents living or working outside Texas.

- This plan structure no longer requires a deductible for in-network services. A copay, rather than coinsurance, will apply to certain services like primary care and specialist office visits.

- A PCP and referrals for specialists are not required. However, having a PCP is important to managing your health and well-being.
What to Expect Before September 1, 2017
At a Glance

- New medical ID cards
- Choosing/Changing PCPs
- Transfer of referrals and prior authorizations
- Transition of care
- Pre-enrollment website
New Medical ID Cards

- New BCBSTX medical ID cards and welcome kits will be mailed to participants in late August.
- All members currently enrolled will automatically be transferred to BCBSTX by September 1, 2017.
Choosing or Changing PCPs

• If the participant’s current PCP on file with UnitedHealthcare is also in the BCBSTX HealthSelect network, the PCP information will automatically transfer – no action is required

• If the participant’s current PCP on file with UnitedHealthcare is not in the BCBSTX HealthSelect network, the participant will receive notification from BCBSTX
  • Letter campaign during Summer Enrollment

CALL A PERSONAL HEALTH ASSISTANT

Toll-free: (800) 252-8039
Monday-Friday: 7 a.m.-7 p.m. CT
Saturday: 7 a.m.-3 p.m. CT
Transfer of Referrals

• Active referrals on file with UnitedHealthcare that extend beyond September 1, 2017, will be transferred to BCBSTX.

• If specialist on the active referral is in the BCBSTX network, the referral will be honored through the end date of the original referral.

• If a specialist on the active referral is not in the BCBSTX HealthSelect network, BCBSTX will adjudicate claims at the in-network benefit for 90 days (until November 30, 2017) or the referral end date, whichever is sooner.
Transfer of Prior Authorizations

- Prior authorizations on file with UnitedHealthcare for services beyond September 1, 2017, will be transferred over to BCBSTX.

- If the prior authorization is to a provider or facility in the BCBSTX network, the authorization will be honored through the end date of the original authorization on file.

- If the prior authorization is to a provider or facility that is NOT in the BCBSTX network, BCBSTX will pay claims at the in-network benefit for 90 days (until November 30, 2017) or the prior authorization end date, whichever is sooner.

- BCBSTX Personal Health Assistants may reach out to members who have open prior authorizations on file with UnitedHealthcare to a provider out-of-network with BCBSTX to recommend changing to an in-network provider.
Transition of Care for Continued Treatment

• Certain health situations may qualify for a waiver to see an out-of-network provider to continue treatment such as:
  
  • Pregnancy in the second or third trimester
  • Patients who continue to be hospitalized after August 31, 2017
  • Terminal illness where life expectancy is less than six months
  • Long term treatment of cancer, heart disease, transplants

• Transition of Care form will need to be completed and submitted to BCBSTX

  • Members can fill out the form online or download it by going to www.bcbstx.com/hs and clicking on “Publications and Forms.”
Pre-Enrollment Website

Effective May 23-August 31

• Benefits and coverage information

• Provider finder search tool:
  • See if current PCP or other provider is in the BCBSTX HealthSelect network

• Live chat with a Personal Health Assistant

• Health and wellness resources

• Continuing and transitioning care information and forms

• Benefits coordinator resources

bcbstx.com/hs
What to Expect After September 1, 2017
At a Glance

- HealthSelect website
- Questions about benefits, claims and appeals
- Account team
HealthSelect Website: www.healthselectoftexas.com

- Provider tool to locate in-network doctors, facilities and other providers in your plan
- Benefits and coverage information, including online access to EOBs and account information
- Chat live with Personal Health Assistant
- Access virtual visits
- Wellness program resources/BluePoints access
- Resources for benefit and wellness coordinators
Your BCBSTX Account Team
We are here for you

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Regina Mayberry
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ejiro_erogbogbo@bcbstx.com
Questions
Thank You for Your Time
Disclosures

Blue365® is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program’s services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well on Target® Member Wellness Portal at wellontarget.com for further information.

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

Naturally Slim is an independent company that has contracted directly with Blue Cross and Blue Shield of Texas to provide a weight loss and metabolic syndrome reduction program that is covered under some of the health benefit plans. Naturally Slim is solely responsible for the products or services offered by them.

Airrosti is an independently contracted provider that conducts back and joint pain resolution services for Blue Cross and Blue Shield of Texas.

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Illinois. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.

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