

Individual Product News

PID Approves adultBasic Rate, Cost-Sharing and Benefit Changes

The PID recently requested significant changes to the rates, cost sharing and benefits for both Low-Cost adultBasic and At-Cost adultBasic (coverage for individuals on the waiting list for Low-Cost adultBasic). The changes became effective on March 1, 2010. Highmark is the largest of four Pennsylvania adultBasic health plan administrators. All are impacted by the requested changes.

These changes are necessary to avoid the need to reduce the number of people receiving Low-Cost adultBasic. They are due to increasing costs for health care, limited funding for the adultBasic program and high utilization of services by adultBasic members.

Monthly rate changes include:

- An increase from \$35 to \$36 for Low-Cost adultBasic members, effective March 1.
- An increase from \$344.95 to \$600 for At-Cost adultBasic members, effective March 1, with an additional increase to \$629, effective July 1.

Cost-sharing changes include:

- A copayment increase to \$10 for a PCP visit, \$20 for a specialist visit and \$50 for emergency room visits (waived if admitted).
- The addition of a 10 percent coinsurance for all other inpatient and outpatient services, up to a \$1,000 maximum per year. The coinsurance does not apply to preventive care, emergency room visits, PCP visits or specialist visits.

Benefit changes include:

- Inpatient hospital stays will be limited to two per year.
- The benefit for physical, occupational and speech therapy services has a limit of 15 combined visits.

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NOTE: Highmark has already notified members of the rate and benefit changes via a mailing.

adultBasic Information (Continued)

Highmark has already notified members of the rate and benefit changes via a mailing. There are conversion options available. Individuals who want to cancel their coverage and receive a conversion offer should call adultBasic Member Service at 1-800-543-7105.

As the result of the changes outlined here, and the expectation that no offers to enroll in the \$36 adultBasic coverage will be made in the foreseeable future, you may receive inquiries about other Highmark options. Please take the opportunity, where appropriate, to educate clients about other Highmark coverage that may be suitable for them.

Additional Highmark Products, Based on Income

An alternative to At-Cost adultBasic is SpecialCare, a Highmark limited benefit program based on income. SpecialCare offers coverage for individuals who are not eligible for Medicare, CHIP or Medical Assistance and are not enrolled in private insurance. An individual's income must meet the product income guidelines. There is no waiting list to enroll in SpecialCare.

The Children's Health Insurance Program, (CHIP) is also available for your clients interested in obtaining coverage for uninsured children and teenagers. CHIP provides comprehensive HMO coverage with prescription drug, United Concordia Dental and Davis Vision benefits. To be eligible, children must be Pennsylvania residents, not be eligible for Medical Assistance or enrolled in other health insurance, be under age 19 and meet citizenship requirements.

Product Information Available via Producer Online Ordering Form

Product brochures and rate sheets for SpecialCare, CHIP and adultBasic are available via the Producer Online Ordering Form. An application for SpecialCare can also be ordered online.

For more information about SpecialCare, CHIP and adultBasic, please order:

23405 – Health Care Programs Based on Income Brochure

23429 – Health Care Programs Based on Income Rate Sheet

ENR-091 – SpecialCare Application

Applications for individuals interested in obtaining At-Cost adultBasic/CHIP are available by calling the Producer Hotline at 1-866-602-1248.

Dental care is provided by United Concordia Companies, Inc. Vision care is provided by Davis Vision, Inc. United Concordia and Davis Vision are independent companies that do not provide Highmark Blue Cross Blue Shield products or services.

If you have any questions concerning items in this Producer News, please contact your Highmark client manager.

Sincerely,

A handwritten signature in black ink, appearing to read "Reginald E. Brown". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Reginald E. Brown
Director, Producer Affairs, West

Attachments 0