

Small Group - HHIC News

Correction: Dependent Coverage to Age 26 for HHIC Groups

A recent Producer News had some inaccurate information about the "early" implementation of Dependent to Age 26 Coverage for small groups with coverage through Highmark Health Insurance Company (HHIC). This article stated that the "full" provision of the Patient Protection and Affordable Care Act (PPACA) would be implemented for small groups once their coverage is effective with HHIC. **The "full provision" -- which includes the availability of coverage for married dependents -- will not be implemented until the group's renewal October 2010 or later.**

In the meantime, however, groups that have coverage through HHIC can add unmarried dependents to age 26 -- regardless of when their coverage was cancelled. That includes dependents who had coverage that was cancelled before June 2010.

If you have any questions, please contact your Highmark small group client manager.

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Reminder: Mailings Continue to Small Groups Moving to HHIC

Mailings to small groups continue as we notify them that, beginning with July 2010 renewals, Highmark will offer coverage to groups with 50 or fewer employees through our fully owned subsidiary, Highmark Health Insurance Company.

To date, official "product withdrawal" notifications have been sent to small groups that renew between July and December 2010. Samples of these letters, which are customized according to the type(s) of coverage each employer offers, were provided to you in December 2009. On June 25, notifications will be sent to your clients who renew in January, February or March 2011. The final set of product withdrawal notifications for groups that renew in April, May or June 2011 will be mailed in late September.

Highmark Early Retiree Reinsurance Program

Highmark has developed information for our clients regarding the Early Retiree Reinsurance Program (ERRP) that is included in the new Patient Protection and Affordable Care Act (PPACA). This temporary program was designed to enable employers to continue to offer coverage to early retirees age 55 and older who are not eligible for Medicare, who are not active employees and who are enrolled in health benefits under their employer-sponsored health insurance plans.

Highmark can provide an Early Retiree Reinsurance Program Baseline Report of historical claims to assist clients in estimating the projected amount of reimbursement the client might expect to receive under the ERRP for each of the two plan year cycles identified in the ERRP application. This report will include only medical and drug claim information currently available in Highmark's data warehouse. To obtain this report, please contact your Highmark client manager.

Attached to the Producer News email are two documents that your clients will need if they apply for reimbursement for their eligible retiree expenses:

- A description of programs and procedures Highmark has in place for participants with chronic and high-cost conditions.
- Highmark's "attestation" regarding programs and policies in place to detect fraud, waste and abuse.

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

Sincerely,



Reginald E. Brown
Director, Producer Affairs, West

Attachments 2:

ERRPFraudWaste Abuseattestation.pdf

ERRPChronicandConditionMgmtPrograms.pdf