

Health Care Reform News

COBRA Information

Reminder – for COBRA information from the United States Department of Labor, go to www.dol.gov/COBRA. There is an abundance of information available on their website.

Important Information about Act 108

Act 108 of 2008, a Pennsylvania mandate, became effective February 6, 2009. It allows Highmark to contract directly with additional provider types. It also makes it possible for members to visit these provider types directly throughout Pennsylvania regardless of the provider network associated with their Highmark product.

These provider types include:

- Licensed clinical social workers
- Licensed occupational therapists
- Licensed marriage and family therapists
- Licensed professional counselors

How Members are Affected

Please note that some Highmark members, depending on the type of program they have, may have already been receiving services directly from these providers. For example, in the 29-county service area of western Pennsylvania, Highmark's provider network was established under regulations that apply to HMO's and, therefore, all of these provider types were already part of the network and eligible to contract directly with Highmark.

Members with Highmark PPOBlueSM, EPOBlueSM and DirectBlue®, however, will have expanded access to these types of providers. This applies to services received from these providers in the network, out of the network, if applicable, within Pennsylvania and outside of Pennsylvania.

Members with ClassicBlue Traditional and Comprehensive have expanded access to these provider types, too. Act 108 enables Highmark to contract directly with these provider types as "participating providers."

Inside This Issue:

<u>Health Care Reform:</u>	
➤ COBRA Information – Reminder	1
➤ Act 108	1
<u>Small Group News:</u>	
➤ Small Group HRA Renewal	2
<u>General News:</u>	
➤ Enrollment Application Return Address Changed	3
➤ Producer Portal Individual Quote Process – Save Quote Workaround	3

*Act 108 of 2008
 became effective
 February 6, 2009*

Act 108 - Continued

Prior to February 6, 2009, members may have received eligible behavioral health services from licensed clinical social workers, licensed marriage and family therapists, and licensed professional counselors through a multi-specialty practice. For example, members may have seen a psychologist who recommended that they receive services from a licensed marriage and family therapist who also happened to be part of the same multi-specialty practice. In the past, members may also have received services from occupational therapists during an outpatient visit at a hospital.

For more information about Act 108 of 2008, please contact your Highmark client manager.

ClassicBlue and DirectBlue are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

EPOBlue and PPOBlue are service marks of the Blue Cross and Blue Shield Association.

Small Group News

Small Group HRA Renewal – July 2009

Producers who sold the HRA product last July are approaching the first renewal of this new innovative product. Highmark has some rules to follow that will insure client and producer satisfaction with the renewal process. Please contact your Small Group Client Manager with any questions.

Small Group HRA renewal rules:

1. The HRA effective date and medical plan effective date MUST be equal.
2. The HRA setup cannot be changed after the medical effective date.
3. Any medical plan change that causes group number changes will cancel the HRA attached to the group. A new HRA Setup Form needs to be submitted with the Small Group Business Application if the spending account is still desired as part of the new medical plan. (The Small Group HRA set up form/application is attached to the email containing this Producer News.)
4. The HRA will not recognize deductible carryover if the client moves from an existing deductible plan to another deductible plan. The HRA will begin at "zero" as of the effective date of the new medical plan and HRA.
5. The HRA submission date rules are the same as the medical plan submission date rules (i.e. 5/31/09 for 7/1/09 effective date). If you are keeping the same medical plan but changing the HRA options at renewal (i.e. changing from 75% funding to 50% funding, etc...), you will need to submit an HRA Setup Form with those changes along with a Small Group Business Application.
6. If a client contracted with EBDS directly for their HRA and they want to switch to Highmark's Small Group HRA:
 - a. It must be done at renewal
 - b. The client will need to cancel the prior year HRA with EBDS, using the cancel process provided.
7. HRA cancellations require a letter from the client on the client's letterhead. No retro cancellations are permitted on an HRA.

Please contact your Small Group Client Manager with any questions.

General News

Enrollment Application Return Address Changed

Effective immediately, paper enrollment applications and change forms completed for employees of your clients' groups should be returned to the following Highmark address:

Highmark Blue Cross Blue Shield
P.O. Box 535193
Pittsburgh, PA 15253-5193

This new address now appears on all Highmark forms used for new adds and changes.

Individual Application Quote Process, Online Save Issue

Due to a system bug, if a logged in Producer saves an Individual product quote on the 'Compare Plans' page, the Producer is asked to create a new login id and password. Please save the quote on the 'View Quote' page, one page prior to the 'Compare Plans' page. This will allow all of the saved quotes to be accessible under your Producer login id.

Thank you for your patience!

If you have any questions concerning the items in this issue, please contact your Account Manager.

Sincerely,



Reginald E. Brown
Director, Producer Affairs, West

Attachments:

New SG HRA application 0409.pdf