

## Individual and Family Product News:

### **Highmark Medically Underwritten Rate Adjustments Effective October 1, 2009**

The Pennsylvania Insurance Department (PID) has approved a Highmark Blue Cross Blue Shield request for rate adjustments for medically underwritten products including CompleteCare, DirectBlue, KeystoneBlue HMO and PPOBlue effective October 1, 2009.

Attached are PDFs of the revised rate sheets. The revised rate sheets will be available to order via the Online Producer Order Form by September 1. Updated rates will be available for quotes on the Producer Portal on September 1.

24069 - CompleteCare  
24567 - KeystoneBlue HMO  
24564 - PPO (includes DirectBlue & PPOBlue)

Also attached are PDFs of the revised Tier 2 & 3 rate sheets. The Tier 2 & 3 rate sheets should be printed from a PDF if you need them. They are not available via the Producer Order Form.

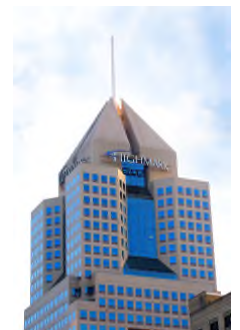
PPOBlue - Tier 2 & 3  
DirectBlue - Tier 2 & 3  
KeystoneBlue – Tier 2 & 3  
CompleteCare – Tier 2 & 3

Remember that if one of your clients is approved for Highmark coverage at a higher rate tier, you and the client will each receive a copy of the “offer of coverage” letter and the product-appropriate Tier 2 & 3 rate sheet.

### **Inside This Issue:**

#### **Ind. and Family Product News:**

➤ MU Rate Adjustments	1
➤ GI Rate Adjustments Filed	2
➤ CompleteCare Marketing Discontinued	2



## Rate Adjustments Filed For Guaranteed Issue Products

Please note that Highmark has filed with the PID for rate adjustments for all of our guaranteed issue programs, including PreferredBlue, PPOBlue and SpecialCare, for an effective date of January 1, 2010. We will provide specific rate information when it becomes available.

## Highmark to Discontinue CompleteCare Marketing

Highmark will no longer market CompleteCare effective September 1, 2009. The CompleteCare application will be removed from the Highmark Web site as of September 1.

Current members will retain their CompleteCare coverage and will, if necessary, also be able to add new family members (i.e., a spouse or newborn/adopted child) under their contracts.

The Highmark DirectBlue features that benefit members include:

- DirectBlue now offers both \$250 and \$500 deductible options so the deductible options are similar to those of CompleteCare.
- DirectBlue and CompleteCare premiums are similar but DirectBlue offers a 90% coinsurance versus Complete Care's 80% coinsurance.
- DirectBlue provides out-of-network coverage with no claim forms to file. CompleteCare members who use non-participating providers may be balance-billed and have to file their own claims for services from those providers.
- DirectBlue pays 100% of the negotiated prescription drug price (after a \$100 drug deductible) while CompleteCare pays only 80% of covered drug costs (after a \$100 drug deductible).

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

Sincerely,



Reginald E. Brown

Director, Producer Affairs, West