

## Individual Product News

### **Enhancements Improve Visitor Web Site Usefulness for Individual Product Sales**

Recent Highmark Visitor Web site enhancements will help improve navigation as well as simplify the process by which customers can research and select Highmark Individual coverage to fit their needs. Go to [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click on Individuals and Families, in the Find Insurance block.

These new enhancements on the Visitor Portal make it a more useful tool for you to explain Highmark options to your clients. After reviewing product information with clients on the Visitor Portal, you will need to log on to the Producer Portal to submit your clients' applications in order to receive commission payments.

Enhancements to the Visitor Portal include:

#### Individuals & Families Page

- Photographs help visitors identify with their particular life situation.
- A "Not Sure What Plan is Best for You" link provides an option for visitors who don't identify with a life situation.

#### Product Recommendation Pages

- Appropriate product features are highlighted based on selection of a life situation or the "Not Sure What Plan is Best for You" link.

#### Special Circumstances Pages

- Health Coverage Tax Credit (HCTC) program qualification criteria and benefits are explained.
- Conversion options for individuals who have lost their Highmark group coverage (who qualifies for and what coverage is available) are explained.

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## Navigation Links

- Printer Friendly, Glossary of Terms, Find a Provider and Find a Pharmacy links are provided for easier navigation.

Take a few minutes to explore these pages on the pre-login Highmark Web site to familiarize yourself with how you can use them to help your clients more easily understand their options.

## **2010 Highmark Producer Portal Enhancements to Improve the Individual Products Sales Process**

Portal Enhancements, coming in January 2010, will make it easier for your customers to apply on-line and enable you to track your applications.

New on-line features that you've been waiting for will soon be here! Enhancements to the Highmark Producer Portal scheduled for late January will make it easier than ever to do business with Highmark. These enhancements include the following capabilities:

- Your customers will be able to submit their own medically underwritten applications which will link back to you as the writing producer.
- You will be able to check the status of applications submitted on-line by your customers in real time on the Saved Quotes & Applications page of the Highmark Producer Portal.

Look for more information about these Producer Portal enhancements in late January.

## **Highmark to Discontinue Sale of KeystoneBlue HMO**

Effective January 1, 2010, KeystoneBlue HMO will no longer be available for sale to new members. This change is the result of limited cost sharing and high utilization of services that continue to drive up of the cost of the KeystoneBlue product.

Current KeystoneBlue HMO members may retain their coverage and will, if necessary, also be able to add new eligible family members (i.e., a spouse, newborn or dependent child) under their policy.

***Please note that as of January 1, KeystoneBlue HMO printed marketing materials will no longer be available, and KeystoneBlue HMO quotes and the product application will no longer appear on the Producer Portal.***

## **PPOBlue May Be a Better Value**

If your KeystoneBlue HMO clients are concerned about the increasing cost of KeystoneBlue HMO, they have the option of moving to the PPOBlue High Deductible Health Plan with pre-existing condition credit for time enrolled in KeystoneBlue and no medical underwriting.

PPOBlue features that offer important value to members include:

- Significantly lower monthly premiums than KeystoneBlue HMO
- Three deductible options to suit every budget
- Out-of-network coverage.

### **Making the Move to PPOBlue**

To move a client to PPOBlue, follow the instructions on the medically underwritten Change Form (CC-043), attached. When a client moves to PPOBlue, commission will not start over but will continue from the original KeystoneBlue HMO effective date.

## **New e-as-y Online Bill Payment Now Available to Highmark Members**

One visit to the Highmark Web site is all it takes for Highmark members to take advantage of the flexible new e-as-y Online Bill Payment service.

Once registered on the Highmark Web site, members can select the date within a specified range that they want their premium payment to be automatically deducted from their checking account. They can opt for a one-time payment when they are temporarily away from home or set up ongoing monthly payments. Each month, they will receive an email reminder before that payment is deducted from their account. Members also have the option to view and print copies of their current and past bills.

e-as-y Online Bill Payment means no checks, no searching for stamps and no worrying about whether a monthly premium has been paid. And because it eliminates paper bills, it's good for the environment as well!

So don't forget to tell your clients about e-as-y Online Bill Payment. New members will receive information about how to use this convenient service in their Welcome Kits.

Attached is a copy of the e-as-y Online Bill Payment brochure which can be ordered, after January 18, via the Producer Order Form. (24812 (12/09) - e-as-y Online Bill Payment brochure)

## **Highmark Rate Adjustment Requests Approved by the PID**

The Pennsylvania Insurance Department (PID) has approved a Highmark Blue Cross Blue Shield request for rate adjustments for the guaranteed issue PreferredBlue and PPOBlue products effective January 1, 2010. Also approved are adjusted rates for the HIPAA and HCTC programs. The requested rate adjustments are primarily the result of the increase in health care costs.

The revised rate sheets are available via the online Producer Order Form. PDFs of the rate sheets are attached here.

- 22086 (R11/09) – PreferredBlue/PPOBlue Rate Sheet
- 24075 (R11-09) – HIPAA Rate Sheet
- 24078 (R11-09) – HCTC Rate Sheet

## Small Group News

### January Changes to Small Group Programs

Effective January 1, 2010, Highmark Blue Cross Blue Shield will modify the EPOBlue Essential plan. The annual maximum will increase to \$75,000 from \$25,000 and will be “indexed” or adjusted annually to increase \$5,000 per year. There will be an 80 percent coinsurance for services received in the network. In addition, a \$2 million lifetime maximum will be added. This low cost plan is designed for small employers unable to offer conventional insurance.

The 2009/2010 Small Business Program Product Portfolio, “Clear Choices Bright Blue Solutions” has been updated to include the new EPOBlue Essential information. For your convenience, the brochure is attached to the email containing this Producer News. The brochure is not available in hard copy to order via the supply website, but a PDF will be available on the Producer Portal at a later date.

For more detailed benefit information about the modified EPOBlue Essential plan, you can view benefit grids on the Producer Portal section of our Web site, [www.highmarkbcbs.com](http://www.highmarkbcbs.com).

For more information, please contact your Highmark small group client manager.

### HRA Webinar Link

If you were unable to tune into the December 18<sup>th</sup> HRA Informational Webinar: “New and Improved Billing Notification and Payment Method”, below is a link where you can view the webinar in its entirety. Click on the link, enter the required information and the webinar will play for you. Be sure your sound is turned up.

Click here to view the webinar:

<https://highmark.webex.com/highmark/lsr.php?AT=pb&SP=EC&rID=37098577&rKey=4defc544a5d6fdc4>

### Spending Account Invoicing Guide & Direct Debit Authorization Instructions

Some long awaited information is attached to this Producer News email. The Spending Account Invoicing Guide for HRA & FSA clients, showing them how to use e-Bill for their spending accounts; and a new direct debit authorization information, explaining how clients can lift a debit block on their account. If they had a debit block prior, they will need to do this again for the new bank instructions Highmark will begin to use in January 2010.

For more information, please contact your Highmark client manager.

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# *Happy Holiday's, from Producer Affairs West!*

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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

*Attachments 8:*

- ChangeFormWR\_CC-043 (R2-09).pdf*
- Easy online bill payment\_24812.pdf*
- HBCBS GI 22086\_1109.pdf*
- HBCBS HIPAA 24075\_1109.pdf*
- HBCBS HCTC 24078\_1109.pdf*
- Small Business Product Portfolio 11192009.pdf*
- Spending Account Invoicing Guide 12\_2009.pdf*
- Direct Debit Authorization Instructions for Spending Accounts.pdf*