

# Group & Individual Marketing News Bulletin



South Carolina

*BlueCross BlueShield of South Carolina  
is an independent licensee of the  
Blue Cross and Blue Shield Association*



## ARCHIVES

You may access marketing bulletins from 2001 to present in the "I Am An Agent" portion of our Web site, [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).

## NEW ADDRESS?

If your contact information changes, including e-mail address or fax number, please e-mail us your updated information to [grpandindv@bcssc.com](mailto:grpandindv@bcssc.com).

## SELL BIG. EARN BIG.

Don't forget about Spectrum Superbucks '08! The contest ends January 15, 2009. You could earn up to \$19,000 by selling Business Blue<sup>SM</sup> Secure, Business Blue<sup>SM</sup> Basic and the new options available under Business True Blue<sup>SM</sup>. Please see Marketing News Bulletin Vol. VII, No. 12 for more information.

## QUESTIONS?

Contact your marketing representative at 1-800-288-2227 ext. 42328 if you have questions.

November 12, 2008

Vol. VII, No. 25

## Important Announcements from BlueCross

This bulletin contains important information about:

- New Health Savings Accounts (HSA) incentive
- Updated HSA guidance
- Changes to ID cards
- New online provider directories
- Creditable coverage letters

### New HSA Incentive

We are pleased to announce a new incentive program for members who open a new HSA account with Blue Healthcare Bank<sup>SM</sup>. If a member opens a new account between November 1 and December 31, 2008, Blue Healthcare Bank will match your ending balance on December 31, 2008, by 5 percent, to a maximum of \$250. Additionally, Blue Healthcare Bank will waive the start-up fee. Please see the attached [Frequently Asked Questions](#) (FAQ) flyer for more information or go to [www.goBHB.com](http://www.goBHB.com). Blue Healthcare Bank is an independent licensee of the Blue Cross and Blue Shield Association.

### Updated HSA Guidance

The federal government has recently changed the law regarding HSA contributions. The account holder is no longer limited to the amount of his or her deductible. The law has changed so that members can place up to a maximum dollar amount each year, regardless of their deductibles.

### HSA Contribution Limits for 2009

For single coverage, the HSA can be funded up to a maximum of \$3,000. For family coverage, the HSA can be funded up to a maximum of \$5,950.

### Catch-Up Contributions

Members age 55 year or older and not enrolled in Medicare can place an additional \$1,000 per year in an HSA.

Additionally, the annual minimum deductible amounts and the maximum out-of-pocket amounts have also been increased.

	Minimum Deductible	Maximum Out of Pocket
Single Coverage	\$1,150	\$5,800
Family Coverage	\$2,300	\$11,600

As always, BlueCross' high deductible health plans ensure your health care plan fully qualifies for all federal tax benefits and allows employers and members to fully use any available tax advantages. Please discuss your high deductible health plan options with your local marketing representative.

## Changes to ID Cards

We will soon be issuing new ID cards to our members. All ID cards for Under 65 and Small Group members will have the following reminder:

Providers: pre-authorization required for some hospital outpatient procedures and all hospital inpatient admissions. Authorization required for MRI, MRA, CT and PET procedures. File claims with your local Blue plan.

This new pre-authorization policy for MRI, MRA, CT and PET procedures will begin April 1, 2009, but will not be enforced until January 1, 2010. As a reminder, within the Preferred Blue® network the provider is responsible for all pre-authorizations. For out-of-network services the member is responsible for receiving the appropriate pre-authorizations.

## New Online Provider Directories

Agents can now create customized directories online. Directories can cover all providers across South Carolina or can be customized to show providers in a certain county, city or ZIP code. For example, if you would like to give a group a directory that showed all general practitioners in Richland County, you could create one online instantly. With this exciting new feature, members can always have the most up-to-date provider information. Limited directories for Georgia and North Carolina are also available. A [step-by-step guide](#) on how to create and order these directories is attached.

## Creditable Coverage Letters

BlueCross is sending notices to groups and individuals that explain whether or not their BlueCross prescription drug plan qualifies as creditable coverage. Coverage is considered "creditable" if the value of the member's drug coverage is greater than or equal to the value of prescription drug coverage under Medicare Part D.

Under the Medicare Modernization Act, it is required that all Medicare-eligible individuals receive these notices giving them important information related to Medicare Part D enrollment. With this notice, beneficiaries can make an informed decision whether or not to enroll under a creditable

prescription drug plan before the end of their enrollment period for Part D.

### **Groups**

Employers are required to provide Medicare-eligible employees with their health plan creditable coverage notices if employees have prescription drug coverage. Employers must also notify the Centers for Medicare & Medicaid Services (CMS) that their prescription drug coverage is considered creditable. Groups receive these notices with their renewal packages. If the group's creditable coverage status has changed, however, we will notify them sometime before November 15, 2008.

**Note:** In a small number of cases, the BlueCross Actuarial department was not able to determine if a group has creditable coverage because we do not know the exact number of employees in the group (including part-time employees). These groups will receive both creditable and non-creditable notices, as well as a special FAQ page that explains how they will know which form to give their employees.

### **Individuals**

An individual is eligible for Part D if he or she is entitled to Part A and/or enrolled in Part B as of the effective date of coverage under the Part D plan. Medicare-eligible individuals will receive a notice sometime before November 16, 2008.

You can find more information regarding Medicare Part D at:

[www.cms.hhs.gov/PrescriptionDrugCovGenin](http://www.cms.hhs.gov/PrescriptionDrugCovGenin).

# FREQUENTLY ASKED QUESTIONS ABOUT 5% PROMOTION

- Q.** How is the 5% promotion calculated?
- A.** Blue Healthcare Bank will determine the dollar amount of the promotion by using your closing balance as of December 31, 2008. For example, if your closing balance were \$2,000 the promotional amount will be \$100.00. ( $\$2,000.00 \times 5\% = \$100.00$ ).
- Q.** When will I receive the 5% match?
- A.** Blue Healthcare Bank will deposit your 5% match on your December 31, 2008 closing balance on or before April 15, 2009 up to a \$250.00 maximum.<sup>1</sup>
- Q.** Will the promotion be paid on rollover deposits from another health savings account (HSA)?
- A.** Yes. The type of deposit does not matter. The promotion will be calculated based on the closing balance as of December 31, 2008.
- Q.** How do I rollover deposits I have in another HSA?
- A.** You can get a copy of Blue Healthcare Bank's [Rollover Request Form here](#). Contact your financial institution to see if they require any additional information to rollover your HSA.
- Q.** How do I setup my health savings account (HSA)?
- A.** At [www.goBHB.com](http://www.goBHB.com) enter the access code found on your flyer, postcard, or insert and click on enroll to fill out the application to open your Blue Healthcare Bank HSA. If you do not know your access code, call **1.888.242.4121**.
- Q.** How much can I contribute to my HSA?
- A.** If you have individual health plan coverage you can contribute up to \$2,900 in 2008. Anyone with family health plan coverage can contribute up to \$5,800 in 2008. The 5% match<sup>1</sup> will be applied towards the 2009 contribution limits, which are \$3,000 for individual coverage and \$5,950 for family coverage.

You can learn more about HSAs when you enter your access code on [www.goBHB.com](http://www.goBHB.com). If you have any other questions, contact us at **1.888.242.4121**.



blue brings it all together



<sup>1</sup> A 5% match of your 12/31/2008 closing balance will be paid on or before 04/15/2009 up to a \$250.00 maximum. Accounts must be open and have a positive balance on 12/31/2008 and must remain open through 4/15/2009 to qualify for this promotion.

# Web-Based Doctor & Hospital Finder Instructions

BlueCross BlueShield of South Carolina - Windows Internet Explorer

http://portals.cgxsolutions.com/BCBSSCPOD/

Web Address: http://portals.cgxsolutions.com/BCBSSCPOD/

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Doctor & Hospital Finder

Select one or more choices from each menu option to create your directory.  
Click the "x" next to a choice to remove it.

Administrative Login

**STEP 1: Choose a type of directory. (Mandatory)**

**STEP 2: Choose the type of listing.**

**STEP 3: Choose the search method.**

Current Selection will show all criteria selected.  
"Add Location" must be selected in order to apply choice.  
"Clear" must be selected to erase all choices.

**STEP 4: Choose a specialty.**

Current Selection will show all criteria selected.  
"Popular choices" can be selected quickly here, or "select specialty" allows for specific specialty choices that are automatically added when selected.  
Specialty selection can be erased by selecting "Clear."

**STEP 5: Choose other provider choices.**

Additional Languages will allow search by language.  
"Clear" must be selected to erase all choices.  
"Male," "Female" and "Board Certified" can be selected.  
"Search By Provider or Group Name" will allow for text entry search criteria.  
Clear must be selected in order to erase current entries.

**STEP 6: Choose how the directory information will be sorted and displayed.**

**STEP 7: Review selection.**

All search results are displayed on screen.

Preview PDF

New Search

SPECIALTY	PROVIDER	GROUP NAME	PHONE	CITY	COUNTY	STATE	ZIP CODE
Chiropractor	Durham J M DC	Abbeville Family Healthcare	(864) 366-7777	Abbeville	Abbeville	SC	29620-2114
Chiropractor	Gagnon Craig A DC	Abbeville Chiropractic Center	(864) 366-2024	Abbeville	Abbeville	SC	29620-2205
Chiropractor	Lewis Darren C DC	Lewis Chiropractic Clinic	(864) 366-4002	Abbeville	Abbeville	SC	29620-2205

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"New Search" will clear all search criteria.

"Preview PDF" will generate an Adobe PDF that can be viewed and printed on a local printer or saved and e-mailed to a member.