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for EMPLOYERS



SUMMER 2020

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**BlueCross BlueShield  
of Alabama**

*We cover what matters.*

An Independent Licensee of the Blue Cross and Blue Shield Association

# Group Update for EMPLOYERS

SUMMER 2020



## New Employee Enrollment Applications

Blue Cross is making it easier to manage employee enrollment by consolidating our health and dental enrollment applications. You can now use the updated employee application ENR1-2001 or ENR431-2001 to enroll employees and their dependents in any Blue Cross group health or dental plan.

If your group currently uses any of the applications listed below, you should now use ENR1-2001 for all employee enrollment:

- ENR34
- ENR40
- ENR441
- ENR36
- ENR352

The updated ENR431-2001 should be used if your health plan includes binding arbitration.

You should destroy and replace all outdated applications. If your group currently uses ENR1 or ENR431, you should ensure you have the newest version of the file. You can find the standard and fillable applications by logging in to GroupAccess at **AlabamaBlue.com/Employers** and navigating to Forms and Materials.

If you have any questions about the new employee enrollment applications, please contact your Enrollment Services Representative. Contact information for your representative can be found on GroupAccess.

The image shows a sample of the Blue Cross BlueShield of Alabama Application For Enrollment form (ENR1-2001). The form is divided into several sections: Employee Information, Health Group Information, Dental Group Information, and a section for listing dependents. It includes fields for employee name, address, phone number, and social security number. There are also checkboxes for adding or removing dependents and a section for listing dependents. The form is titled 'Application For Enrollment' and includes a note about the Social Security Number. The form is dated 01/01/2001 and includes a footer with the text 'BLUE CROSS AND BLUE SHIELD - COPY' and 'EMPLOYER - COPY'.



## Help Your Employees Better Understand Their Plan Coverage

Blue Cross has created a brochure to help members get the most out of their benefit plan. Available in September, the brochure covers topics, such as:

- Rights and responsibilities
- Understanding and using medical benefits
- Benefits of a primary care physician
- Preventive care services
- Behavioral health services
- Understanding pharmacy benefits
- Access to Utilization Management staff
- Protecting healthcare needs
- How to appeal an adverse decision
- Programs targeted toward improving health
- How we are improving quality

We encourage you to alert your employees that, beginning in September of 2020, they can get a copy of the brochure at **AlabamaBlue.com/GetTheMost** or by calling **1-855-880-6356 (TTY 711)**.



## Email Security Tips

Blue Cross wants to remind you to be on guard for potential online threats. Examine the legitimacy of every communication. If anything seems out of the ordinary or suspicious, contact the sender or your information security team.

When receiving email communications from us, we ask you to consider the following:

- If something appears out of the ordinary or suspicious, reach out to the sender by phone. Don't respond to an email that seems suspicious.
- Look out for email addresses that appear legitimate, but are spoofed, varying slightly from legitimate names or domains.
- Consider links or attachments carefully before opening. If you aren't expecting it, be extra cautious to verify sender information.
- Do not reply to emails requesting sensitive information.

If you need to make changes to payment or other sensitive information, you should contact your Enrollment Services Representative or your Account Manager by phone.

### Did you know?

Hackers attack every 39 seconds, on average 2,244 times a day.\*

\* "15 Alarming Cyber Security Facts and Stats,"  
Cybint, Devon Milkovich, September 23, 2019.



## Women's Health and Cancer Rights Act

Don't forget to remind employees about the protections provided by the Women's Health and Cancer Rights Act of 1998. This Act provides protection for breast cancer patients who are receiving benefits in connection with a medically-necessary mastectomy.

Written notice of these protections should be provided to plan participants when they enroll in the plan and annually thereafter. Federal regulations establish the joint responsibility of employers with two or more employees and insurers to meet the requirement. Notification requirements may be met by simply providing benefit booklets to employees once per year. The benefit booklets provided by Blue Cross include the necessary information to satisfy the notification requirement. If you distribute benefit booklets each year, a separate annual notice may not be needed.

If you prefer a separate annual notice, a pamphlet entitled "Women's Health and Cancer Rights Act" (MKT-375) is available online by logging into GroupAccess at **AlabamaBlue.com/Employers** and navigating to Forms and Materials (key MKT-375 in the search field) or

by contacting Customer Service. You may also provide notice annually through a benefits or union newsletter or with open enrollment materials. These notices may be delivered electronically, provided the conditions in the federal regulation 29 CFR 2520.104b-1 related to electronic delivery are met.



## New Healthcare Reform Preventive Mandates

Preventive Requirement	Multiple Services	Multiple Services	High Blood Pressure Screening: Self-Measured Blood Pressure	Perinatal Depression: Preventive Interventions	Prevention of Human Immunodeficiency Virus (HIV) Infection: Pre-exposure Prophylaxis
Published Date	Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding	Existing recommendation with updated CPT & HCPCS coding	Existing recommendation originally published November 2016	New recommendation published on February 12, 2019	New recommendation published on June 11, 2019
Blue Cross Effective Date	October 1, 2019	January 1, 2020	January 1, 2020	March 1, 2020	July 1, 2020
Change to Current Benefit?	<b>NO:</b> Applicable procedural and diagnosis coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized.	<b>NO:</b> Applicable procedural coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized.	<b>YES:</b> New CPT codes added to current preventive service to include Self-Measured Blood Pressure screening.	<b>YES:</b> Addition of preventive medicine counseling for prevention of perinatal depression.	<b>YES:</b> Truvada (emtricitabine and tenofovir disoproxil fumarate 200-300 mg) for PrEP® (pre-exposure prophylaxis), will be added to the ACA Preventive Drug List.

The new preventive care benefits will go into effect for all groups on the Blue Cross effective date listed in the chart above. These new benefits are only applicable to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services.

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