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Group Update
for EMPLOYERS



SUMMER 2021

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Have questions or comments
about *Group Update*?

Please send your feedback to
GroupUpdateFeedback@bcbsal.org



**BlueCrossBlueShield
of Alabama**

We cover what matters.

An Independent Licensee of the Blue Cross and Blue Shield Association

Group Update

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SUMMER 2021



Insurance Cards – Mandated Changes by the Consolidated Appropriations Act

The Consolidated Appropriations Act (CAA) was enacted into law in December 2020 and contains numerous requirements for health plans, including changes to insurance ID cards. Beginning January 1, 2022, at a group's legal plan year, ID cards must identify the amount of any in-network or out-of-network deductible *and* any in-network or out-of-network out-of-pocket maximum. Additionally, ID cards must include a phone number and website where members can access additional benefit information.

To meet this requirement, new digital ID cards will be available by January 1, 2022, for groups with legal plan years beginning on January 1. Members can

access their digital ID cards by logging in to myBlueCross at AlabamaBlue.com. Digital ID cards are identical to hard-copy ID cards. Most groups should receive new hard-copy ID cards by January 1, 2022, **or at their legal plan year.** However, there may be delays due to printing volume.

Your employees' existing hard-copy ID cards will be valid until new hard-copy ID cards are received.

Blue Cross is committed to meeting the requirements of the CAA mandate and ensuring a positive member experience. We encourage you to submit your group's benefit information on time in order to minimize delays in delivering hard-copy ID cards to your employees.

The screenshot shows the myBlueCross website interface. At the top, the BlueCross BlueShield of Alabama logo and tagline "We cover what matters." are visible. The user is logged in as "Hi Samuel" with a "sign out" link. The navigation bar includes "myBlueCross", "myHealth", "Find a Doctor", and "Pharmacy". A dropdown menu is open under "myBlueCross", showing "Benefit Summary" and "Resources". The "Resources" section has "ID Cards" highlighted with a red circle. Below the menu, the user's account information is displayed, including a "SAMUEL" profile with a 0.0% deductible and a "Family" profile with a 0.0% deductible. The "ID Cards" link is also highlighted in the "Resources" section of the sidebar. The right sidebar contains "Action Items", "Frequently Visited", "Manage My Contract", "Self Service", and "Resources".

BlueCross BlueShield of Alabama
We cover what matters.

Hi Samuel (sign out)

myBlueCross myHealth Find a Doctor Pharmacy

About Us Feedback Contact Us

Benefit Summary Resources

Account Summary ID Cards

Claim Statements Covered Immunizations

Reimbursements Forms and Materials

Contracts and Dependent Information Health Insurance Basics

Other Insurance Coverage Information Policies and Guidelines

View Benefits and Coverage Preventive Services

ABC123456789

Other Insurance Coverage Information

Common Copays

Contract and Dependent Information

ID Cards

View Benefits and Coverage

0.0% SAMUEL
SPENT \$0.00
DEDUCTIBLE \$1,500.00

0.0% Family
SPENT \$0.00
DEDUCTIBLE \$4,500.00

View Deductible Details

View Out of Pocket Details

Action Items 0

Frequently Visited

Go to WebMD

Care Reminders

Take the HealthQuotient (HQ)

Manage My Contract

Proof of Coverage Letter
Request a letter of creditable coverage.

ID Cards
Order replacement ID cards.

Self Service

Identity Protection
Identity Protection Services

Resources
Access claim forms, watch videos and more.

Teladoc
Chat or video call with a U.S.-based doctor 24/7

Submit a Claim
Submit a Claim


Direct Deposit


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 2021, they can get a copy of the brochure at [AlabamaBlue.com/GetTheMost](https://alabamablue.com/GetTheMost) or by calling **1-855-880-6356 (TTY 711)**.





**BlueCross BlueShield
of Alabama**

Visit us at [AlabamaBlue.com](https://alabamablue.com)

Get the Most Out of Your Blue Cross Plan

Important information about your membership with Blue Cross and Blue Shield of Alabama

WHAT'S INSIDE

- ▶ Your rights and responsibilities
- ▶ Understanding and using your medical benefits
- ▶ Benefits of a primary care physician
- ▶ Behavioral health services
- ▶ Preventive care services
- ▶ Pharmacy benefits
- ▶ Access to Utilization Management staff
- ▶ Protecting healthcare needs

Questions?

If you have any questions, call us at Customer Service Department number 1-855-880-6356 or visit the back of your member ID card. Our Customer Service Department is available Monday through Friday, 7 a.m. to 6 p.m. Central Time.

Your rights and responsibilities

Our members have certain rights and responsibilities to make sure they get the most out of their healthcare plan. As a Blue Cross and Blue Shield of Alabama member, you have the right to:

- ▶ Receive care from the providers you choose
- ▶ Be involved in decisions about your care
- ▶ Get information about your plan and services
- ▶ Appeal an adverse decision
- ▶ Participate in quality improvement programs
- ▶ Receive care from providers who are not in the plan network
- ▶ Receive care from providers who are not in the plan network
- ▶ Receive care from providers who are not in the plan network

Understanding and using your medical benefits

To learn more about your benefits and access to medical services, please visit [AlabamaBlue.com](https://alabamablue.com) and log in to myBlueCross. There you will find plan details within your benefit booklet and Summary of Benefits and Coverage (SBC). Additional information to consider after enrolling in a plan can be found at [AlabamaBlue.com](https://alabamablue.com).

Benefits of a primary care physician

Although you are not required to have a primary care physician for most plans, it is a good idea to establish a relationship with one. Having a primary care physician has many benefits, including:

- ▶ Seeing a doctor who can help you with your overall health
- ▶ Having a doctor who can help you with your overall health
- ▶ Having a doctor who can help you with your overall health

Behavioral health services

New Directions Behavioral Health is an independent behavioral health benefit manager for Blue Cross and Blue Shield of Alabama. This section applies to you only if New Directions administers your behavioral health benefits.

Behavioral health benefits include mental health services, substance use treatment and more.

New Directions can:

- ▶ Help you find the right doctors and treatment facilities for your unique needs.
- ▶ Confirm provider participation in your health plan network.
- ▶ Give you information about people and groups in your community who can help you.
- ▶ Assist you, your doctors, and Blue Cross and Blue Shield of Alabama to work together toward your goals.
- ▶ Inform you about topics such as depression, anxiety, autism spectrum disorder and bipolar disorder.
- ▶ Provide information about substance use disorder, including opioid addiction.
- ▶ Offer coaching and support services through its Care Management program.

For more information or to initiate behavioral health services, you may contact us by calling the toll-free number on the back of your member ID card. Licensed clinicians are available, as needed. You may also visit the New Directions website at ndbh.com for articles, videos, guidebooks and more.

Preventive care services

Preventive care services are services that help you stay healthy and prevent illness. For information on preventive care services, visit [AlabamaBlue.com](https://alabamablue.com).

Pharmacy benefits

Blue Cross and Blue Shield of Alabama offers pharmacy benefits to help you get the medicines you need. For more information, visit [AlabamaBlue.com](https://alabamablue.com).

Access to Utilization Management staff

Utilization Management (UM) staff can help you understand your plan and the services you are covered for. For more information, visit [AlabamaBlue.com](https://alabamablue.com).

Protecting healthcare needs

Blue Cross and Blue Shield of Alabama offers programs to help you protect your healthcare needs. For more information, visit [AlabamaBlue.com](https://alabamablue.com).

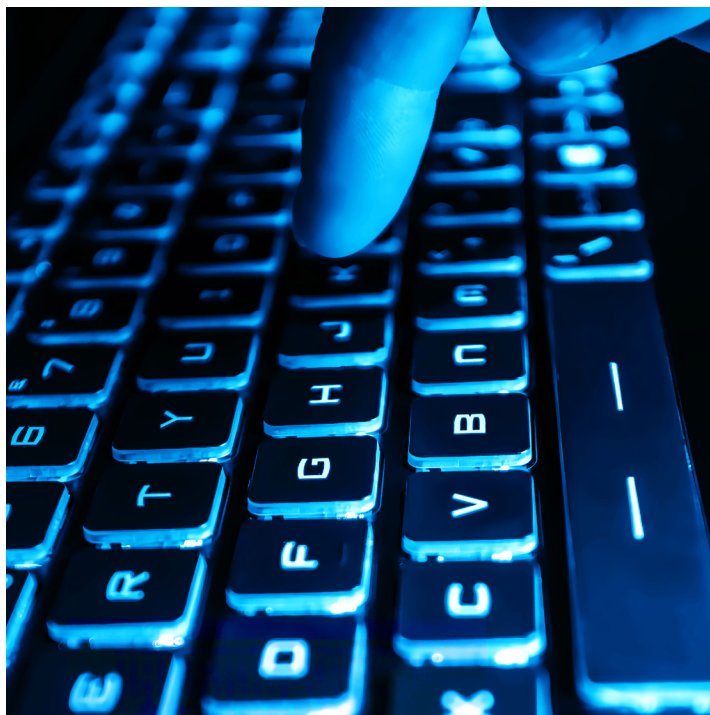
New Enhancement Coming Soon to GroupAccess: Updated Delegate Authority Process

GroupAccess, the secure online portal for Group Administrators, makes doing your job easier with important enrollment and account management tools all in one place. And soon, your GroupAccess experience will be even better. We are streamlining the Delegate Authority process, making it easier to navigate and more intuitive.

Primary Group Administrators will have the ability to:

- Search for administrators by last name, in addition to user name or group number
- Easily copy permissions from one administrator to another
- Use logical groupings to quickly view and assign permissions
- Enjoy an updated, more organized look and feel

If you have questions about GroupAccess and the upcoming changes, please contact your Blue Cross and Blue Shield of Alabama Enrollment Services Representative.



New Healthcare Reform Preventive Mandates

Preventive Requirement	Multiple Services	Lung Cancer Screening with Low-Dose Computed Tomography	Hepatitis C Virus (HCV) Infection, Screening	Colorectal Cancer Screening	Unhealthy Drug Use Screening (Adults)
Published Date	Existing recommendation with updated CPT & HCPCS coding	Existing recommendation originally published December 2013	Existing recommendation originally published June 2013	Existing recommendation originally published June 2016	New recommendation published on June 9, 2020
Blue Cross Effective Date	January 1, 2021	March 22, 2021	April 1, 2021	May 18, 2021	July 1, 2021
Change to Current Benefit?	NO: Applicable procedural coding updates (new/ revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized	YES: Age range for service updated to include individuals ages 50-80 years old, per USPSTF recommendation	YES: Expanded covered diagnosis codes and updated age limits to include all adults, per USPSTF recommendation	YES: Age range for colorectal cancer screenings lowered to include individuals ages 45-75 years old, per USPSTF recommendation	YES: New preventive service added for the screening of unhealthy drug use in adults (18 years or older)

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 only to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services.

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