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Blue News
for EMPLOYERS



SPRING 2019

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We cover what matters.

An Independent Licensee of the Blue Cross and Blue Shield Association



New Short Term Plans With Limited Benefits May Offer an Alternative to COBRA

Blue Cross now offers two new short term plans to help bridge the gap when individuals and families experience a loss in healthcare coverage – whether they are in-between jobs, a recent college graduate or waiting for new coverage to begin.

Plan Options:

- **Short Term Blue Limited** (6-month plan): single only coverage
- **Short Term Blue** (364-day plan): single or family coverage

To qualify for a short term plan, the contract holder must:

- Be a resident of the state of Alabama.
- Meet certain medical underwriting requirements.
- Not be enrolled in Medicare or Medicaid.
- Not be already enrolled in a short term plan.



For more information about the new short term plans, please visit AlabamaBlue.com/shortterm.

Please review the benefits under these plans before deciding to forego COBRA coverage. These new short term plans have limited benefits compared to employer group health plans and other health plans subject to the Affordable Care Act.

Supporting Mental Health Through Modern Engagement

It's becoming all too common – in the workplace, at school and across the nation – unaddressed mental health issues making bad situations worse. This crisis is why human resource leaders indicate quality counseling as a top reason for choosing a behavioral health partner. They know engaged employees are more likely to seek help.

That's why New Directions Behavioral Health recently enhanced its Employee Assistance Program (EAP) to reach and engage more people. Modern conveniences now include:

- Clinical First Intake Call Center answered by live behavioral health clinicians for immediate interventions
- Text or audio messaging with licensed behavioral health therapists in partnership with Talkspace, one of the nation's leading online therapy providers
- myStrength, a cognitive behavioral therapy app, offering on-demand resources to help cope with anxiety, stress, depression, mindfulness, sleep, substance abuse and pain management

The EAP is available as a direct contract with New Directions and is open to all employees, regardless of Blue Cross membership. Email your New Directions representative, Susan Parkerson, at sparkerson@ndbh.com for more information.

New Directions Behavioral Health is an independent company offering behavioral health solutions and services on behalf of Blue Cross and Blue Shield of Alabama.



Get Ready for National Walk@Lunch Day 2019!

Blue Cross and Blue Shield of Alabama is proud to support National Walk@Lunch Day, a program that encourages businesses, schools and other organizations to turn a working lunch into a walking lunch.

Blue Cross, together with our community partners, will host several exciting walking events in Alabama:

- **Huntsville:** Big Spring Park – *Wednesday, April 3*
- **Birmingham:** Linn Park – *Wednesday, April 10*
- **Mobile:** Government Plaza – *Wednesday, April 24*
- **Montgomery:** State Capitol Grounds – *Friday, May 3*

If these scheduled walking events do not fit your schedule, Blue Cross encourages you to host your own walking event for your employees. For more information, please visit AlabamaBlue.com/walkatlunch or email walkatlunch@bcbsal.org.



Walking for the health of it.

Take Blue with You

We understand you and your employees are busy and need access to health insurance information quickly and easily – without having to call us first. That's why we offer a suite of FREE app downloads for convenience.

Alabama Blue

MOBILE APP



Register for *myBlueCross* to get enhanced features using Alabama Blue

- Check your benefits
- View or email your ID card
- Get your contract information
- Find a doctor...and more!

Health Handbook

MOBILE APP



Handy reference for your common health questions

- Research health conditions
- Look up medications
- Learn about medical procedures
- Discover medical treatment options
- Define medical terms
- Translate English to Spanish

myRx Planner

MOBILE APP



Medication tracker with custom profiles

- Create medication reminders
- Research common dosages
- Learn about common drug interactions
- Navigate to pharmacy



BABY YOURSELF®

MOBILE APP

Tracks your baby's growth and your personal journey to motherhood

- Keep a daily journal
- Post photos to a gallery
- Count kicks and contractions
- Customize reports
- Get daily pregnancy and parenting tips
- Speed dial physician and/or Baby Yourself Nurse

To download our FREE mobile apps, search "Alabama Blue" on the App Store or Google Play Store™.



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 these requirements. 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 at AlabamaBlue.com by selecting the Group tab and then selecting Forms and Materials, 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 federal regulation 29 CFR 2520.104b-1 related to electronic delivery are met.



New Healthcare Reform Preventive Mandates

Preventive Requirement	Multiple Services	Colorectal Cancer Screening	Urinary Incontinence, Screening	Type 2 Diabetes Mellitus in Adults, Screening	Over the Counter Vitamin D Supplementation
Published Date	Existing recommendation with updated CPT (procedure) coding	Existing recommendation with update	New recommendation published December 29, 2017	Existing recommendation with updated information published on December 29, 2017	Existing recommendation change from Grade B to Grade D (not recommended), published April 17, 2018
Blue Cross Effective Date	October 1, 2018	November 1, 2018	January 1, 2019	January 1, 2019	January 1, 2019
Change to Current Benefit?	YES: Applicable procedural coding updates (new/ revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized	YES: Addition of CT Colonography (Visual Colonoscopy) to existing benefit, ages 50-75 years, once every 5 calendar years	NO: Included in Evaluation & Management and/or Preventive office visit	YES: Requires benefit for screening for diabetes mellitus after pregnancy in women with history of gestational diabetes	YES: Vitamin D will no longer be standard on the formularies for Prime after December 31, 2018

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. Self-funded groups may delay coverage until their plan year.