

Inside this issue...

Blue News
for EMPLOYERS



SUMMER 2021

- Insurance Cards – Mandated Changes by the Consolidated Appropriations Act
- Help Your Employees Better Understand Their Plan Coverage
- New Enhancement Coming Soon to GroupAccess: Updated Delegate Authority
- New Healthcare Reform Preventive Mandates

Have questions or comments
about *Blue News*?

Please send your feedback to
BlueNewsFeedback@bcbsal.org



**BlueCross BlueShield
of Alabama**

We cover what matters.

An Independent Licensee of the Blue Cross and Blue Shield Association



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 left is the BlueCross BlueShield of Alabama logo with the tagline "We cover what matters." The user is logged in as "Hi Samuel (sign out)". A navigation menu includes "myBlueCross", "myHealth", "Find a Doctor", and "Pharmacy". A dropdown menu is open, showing "Benefit Summary" and "Resources". Under "Resources", "ID Cards" is highlighted with a red box. Below the dropdown, a summary card for "SAMUEL" shows "0.0% SPENT DEDUCTIBLE" with a "\$0.00 SPENT" and "\$1,500.00 DEDUCTIBLE" breakdown. Another card for "Family" shows "0.0% SPENT DEDUCTIBLE" with a "\$0.00 SPENT" and "\$4,500.00 DEDUCTIBLE" breakdown. On the right side, an "Action Items" section shows a notification for "ID Cards" with the text "Order replacement ID cards." Below that is a "Self Service" section with links for "Identity Protection", "Resources", "Teladoc", "Submit a Claim", and "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 or by calling **1-855-880-6356 (TTY 711)**.

BlueCross BlueShield of Alabama
Visit us at 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
- ▶ How to appeal an adverse decision
- ▶ Programs targeted toward improving health
- ▶ How we are improving quality

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 any provider in the network
- ▶ Be involved in decisions about your care
- ▶ Get a second opinion from another doctor
- ▶ Refuse or stop treatment at any time
- ▶ Get information about your plan
- ▶ Appeal a decision about your care
- ▶ Get help with transportation costs
- ▶ Get help with childcare costs
- ▶ Get help with home care services
- ▶ Get help with long-term care services
- ▶ Get help with hospice services
- ▶ Get help with palliative care services
- ▶ Get help with mental health services
- ▶ Get help with substance use disorder services
- ▶ Get help with genetic testing services
- ▶ Get help with organ donation services
- ▶ Get help with research participation services
- ▶ Get help with clinical trial services
- ▶ Get help with medical research services
- ▶ Get help with medical device services
- ▶ Get help with medical equipment services
- ▶ Get help with medical supplies services
- ▶ Get help with medical transportation services
- ▶ Get help with medical travel services
- ▶ Get help with medical lodging services
- ▶ Get help with medical meals services
- ▶ Get help with medical laundry services
- ▶ Get help with medical cleaning services
- ▶ Get help with medical pest control services
- ▶ Get help with medical fire safety services
- ▶ Get help with medical security services
- ▶ Get help with medical insurance services
- ▶ Get help with medical legal services
- ▶ Get help with medical financial services
- ▶ Get help with medical social services
- ▶ Get help with medical spiritual services
- ▶ Get help with medical cultural services
- ▶ Get help with medical language services
- ▶ Get help with medical communication services
- ▶ Get help with medical interpretation services
- ▶ Get help with medical transcription services
- ▶ Get help with medical dictation services
- ▶ Get help with medical video services
- ▶ Get help with medical audio services
- ▶ Get help with medical text services
- ▶ Get help with medical email services
- ▶ Get help with medical phone services
- ▶ Get help with medical fax services
- ▶ Get help with medical mail services
- ▶ Get help with medical courier services
- ▶ Get help with medical shipping services
- ▶ Get help with medical receiving services
- ▶ Get help with medical storage services
- ▶ Get help with medical disposal services
- ▶ Get help with medical recycling services
- ▶ Get help with medical waste services
- ▶ Get help with medical infection control services
- ▶ Get help with medical safety services
- ▶ Get help with medical emergency services
- ▶ Get help with medical disaster services
- ▶ Get help with medical crisis services
- ▶ Get help with medical support services
- ▶ Get help with medical assistance services
- ▶ Get help with medical care services
- ▶ Get help with medical treatment services
- ▶ Get help with medical diagnosis services
- ▶ Get help with medical prognosis services
- ▶ Get help with medical prevention services
- ▶ Get help with medical rehabilitation services
- ▶ Get help with medical palliative services
- ▶ Get help with medical end-of-life services
- ▶ Get help with medical bereavement services
- ▶ Get help with medical grief services
- ▶ Get help with medical counseling services
- ▶ Get help with medical therapy services
- ▶ Get help with medical education services
- ▶ Get help with medical training services
- ▶ Get help with medical certification services
- ▶ Get help with medical accreditation services
- ▶ Get help with medical licensure services
- ▶ Get help with medical registration services
- ▶ Get help with medical credentialing services
- ▶ Get help with medical privileging services
- ▶ Get help with medical monitoring services
- ▶ Get help with medical evaluation services
- ▶ Get help with medical assessment services
- ▶ Get help with medical planning services
- ▶ Get help with medical implementation services
- ▶ Get help with medical maintenance services
- ▶ Get help with medical improvement services
- ▶ Get help with medical innovation services
- ▶ Get help with medical research services
- ▶ Get help with medical development services
- ▶ Get help with medical testing services
- ▶ Get help with medical validation services
- ▶ Get help with medical verification services
- ▶ Get help with medical confirmation services
- ▶ Get help with medical acknowledgment services
- ▶ Get help with medical receipt services
- ▶ Get help with medical delivery services
- ▶ Get help with medical distribution services
- ▶ Get help with medical circulation services
- ▶ Get help with medical availability services
- ▶ Get help with medical accessibility services
- ▶ Get help with medical usability services
- ▶ Get help with medical user experience services
- ▶ Get help with medical user interface services
- ▶ Get help with medical user interaction services
- ▶ Get help with medical user engagement services
- ▶ Get help with medical user retention services
- ▶ Get help with medical user loyalty services
- ▶ Get help with medical user advocacy services
- ▶ Get help with medical user feedback services
- ▶ Get help with medical user support services
- ▶ Get help with medical user training services
- ▶ Get help with medical user education services
- ▶ Get help with medical user empowerment services
- ▶ Get help with medical user ownership services
- ▶ Get help with medical user control services
- ▶ Get help with medical user privacy services
- ▶ Get help with medical user security services
- ▶ Get help with medical user trust services
- ▶ Get help with medical user confidence services
- ▶ Get help with medical user satisfaction services
- ▶ Get help with medical user delight services
- ▶ Get help with medical user loyalty services
- ▶ Get help with medical user advocacy services
- ▶ Get help with medical user feedback services
- ▶ Get help with medical user support services
- ▶ Get help with medical user training services
- ▶ Get help with medical user education services
- ▶ Get help with medical user empowerment services
- ▶ Get help with medical user ownership services
- ▶ Get help with medical user control services
- ▶ Get help with medical user privacy services
- ▶ Get help with medical user security services
- ▶ Get help with medical user trust services
- ▶ Get help with medical user confidence services
- ▶ Get help with medical user satisfaction services
- ▶ Get help with medical user delight services

Understanding and using your medical benefits
To learn more about your benefits and access to medical services, please visit 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.

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:

- ▶ See a medical professional
- ▶ Have health care coordinated
- ▶ Access to care and services
- ▶ Typically, primary care physicians can refer you to specialists to establish a relationship with a pediatrician
- ▶ Find a physician
- ▶ Find a Doctor for assistance with your department

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.

Preventive care services
Preventive care services and immunization health protection in the early stages of illness. For information covered by located on

Specialty Services
Our Customer Support team speaks many languages. For the hearing and deaf, we offer telecommunication Relay Services at 1-800-368-7735.

Questions?
If you have any questions, call us at Customer Service Department number on 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.

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 to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services. Self-funded groups may delay coverage until their plan year.