

Potential Enrollment Delays for December and January Group Customers

Producer Communication #742
Issued November 18, 2015

Message

Due to extremely heavy volumes of new and renewing group enrollment, Capital BlueCross anticipates some December and January groups may not have active or updated coverage in our systems prior to their effective dates of coverage. We are proactively reaching out to groups that may be impacted by this matter with instructions on what they can do to help their members, including those who may not receive ID cards before their effective date.

Details

We will send an email (*Attachment A*) to new, renewing, and mid-year-plan-change small group customers that are in jeopardy of not having their enrollment set up by their effective dates of coverage. We will mail the same message to those customers for whom we do not have a valid email address on file (*Attachment B*).

For all new, renewing, and mid-year-plan-change large groups that will not be set up by their 1/1 effective date, we will mail a letter (*Attachment C*) to the group leader that includes an enclosure(s) (*Attachment D*) their employees can share with health care providers in the event they require services prior to receiving their ID cards. We will customize the enclosure(s) for each employer group to reflect the benefits of each plan design they offer their employees.

Both sets of communications also include instructions on what members can do regarding prescription drug coverage.

The mailing dates for each communication are as follows:

12/1 Effective Dates

- 11/19 – Email to small groups
- 11/20 – Letters mailed to small groups

1/1 Effective Dates

- 12/17 – Emails to small groups
- 12/18 – Letters mailed to small groups
- 12/18 – Letters mailed to large groups
 - Includes evidence of coverage that can be shared with employees

We will notify network providers of this matter via a NaviNet post, and it is our hope that doctors and hospitals will accommodate their patients and customers accordingly as outlined in the communications.

Attachments

- **Attachment A**-Small Group Email
- **Attachment B**-Small Group Letter
- **Attachment C**-Large Group Letter
- **Attachment D**-Large Group Enclosure

Questions

Contact your Preferred Agency with any questions. Thank you.



Dear Valued Customer:

Capital BlueCross appreciates the opportunity to serve your health and wellness needs and is pleased to be your company's health benefits provider. We have some important information to share with you regarding your December 1 effective date of coverage.

Due to an extremely heavy volume of enrollment processing for December 1 effective dates of coverage, some groups may not have their benefit plan updates completed by December 1, meaning employees of these groups may experience a slight delay in receiving their new ID cards. Rest assured, our staff is working overtime to minimize any inconvenience for your employees and their dependents. However, if we are unable to completely process your enrollment or renewal by December 1, please note:

For new groups:

- Members who need medical or Rx services prior to receiving an ID card may contact Capital BlueCross at 800.962.2242 to receive temporary evidence of coverage that can be shown to health care providers, including pharmacies. We have notified our network providers of this approach and we trust they will accommodate their patients and customers accordingly.
- Please advise members that they may want to refill prescriptions under your current drug plan, if possible.
- Coverage documents may not be available until after December 1. Once they are available, members can access these documents on capbluecross.com and group administrators can access them through the dedicated group administrator site once they have been posted.

For renewing groups or groups making mid-year changes:

- Although you made benefit changes, your enrollment is still active and your employees and their dependents will still be able to access services, including applicable prescription drug coverage, after December 1 under your current benefit plan by using their current ID card.
- Claims processed under your current benefits will be adjusted if necessary once your renewal has been completed. We will also mail your employees their new ID cards at this time.

We appreciate your understanding and thank you for your patience as we service your account. Please contact your producer or Capital BlueCross account executive if you have any questions.

Sincerely,

Capital BlueCross



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Date

Contact

Group Name

Address

City, State ZIP

Dear <Contact>:

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We appreciate your understanding and thank you for your patience as we service your account. Please contact your producer or Capital BlueCross account executive if you have any questions.

Sincerely,

Tracy Onorofsky
Sr. Vice President, Commercial Group Sales

Contact
Employer Group
Address
City, State ZIP

RE: <Group Name, Number> Coverage Effective January 1, 2015

Dear Valued Customer:

Capital BlueCross appreciates the opportunity to serve your health and wellness needs and is pleased to be your company's health benefits provider. We have some important information to share with you about your January 1 effective date of coverage.

Due to an extremely heavy volume of employer group renewals and new customer processing for January 1, 2016, some Capital BlueCross members may experience a slight delay in receiving their new ID cards. While our staff is working overtime through the holidays to minimize any inconvenience, your employees and their dependents may not show active coverage in our system or receive their ID cards until after January 1, 2016. As a result, please note the following:

- Please provide the attached letter(s) to your employees. As an interim measure, they can share the list of frequently-used benefits with their providers if they are in need of medical services. We have notified our network providers of this approach and we trust they will accommodate their patients accordingly. For employers who offer more than one plan option for your employees, please note we have provided enclosures for each of your available plans.
- To help alleviate pharmacy benefit claims adjustments, your employees may want to consider filling new scripts or refills prior to January 1 under their current plan benefits. Members should check their plan documents to see if prior authorization or utilization management programs apply to their prescription drug coverage. If they wish to wait until after January 1 to fill new scripts or refills, they may pay for their medications and submit a claim for reimbursement using the enclosed form. If an employee cannot pay for their script, they may call Customer Service at 800.962.2242, Monday through Friday, 8 a.m. to 6 p.m., for assistance.
- Coverage documents may not be available until after January 1, 2016. Once they are available, members can access these documents on **capbluecross.com**, and employers can access them through the dedicated group administrator site once they have been posted.

We appreciate your business and thank you for your patience and understanding as we accommodate our customers' wishes to add or update their benefits packages with coverage from Capital BlueCross' family of companies. We remain committed to serving you and your employees with excellence. Please contact your producer or Capital BlueCross account executive if you have any questions.

Sincerely,

Tracy Onorofsky
Senior Vice President, Commercial Group Sales

Enclosures

To: <Group Name> Employees

From: Capital BlueCross

RE: Evidence of Benefits

Attn Provider: <Group Number>

Capital BlueCross appreciates the opportunity to serve your health and wellness needs, and is pleased to be your health benefits provider. Due to significant enrollment volume for employer groups securing or renewing their Capital BlueCross coverage, we anticipate there will be a delay in member ID cards being mailed for your January 1, 2016 plan effective date. To that end, we have some important information to share with you about your plan.

In the event that you require medical services on or after January 1, and until you receive your new Capital BlueCross member ID card, you may share this memo and the benefits listed below with your doctor or health care service provider as evidence of coverage. We have notified our network doctors and hospitals of this approach, and we trust they will accommodate their patients accordingly.

Office Visit: XX	Specialist Visit: XX
Urgent Care: XX	Emergency Room: XX

To help alleviate pharmacy benefit claim adjustments, you may want to consider filling new scripts or refills prior to January 1, 2016. If you wish to wait until after January 1 to fill new scripts or refills, you may pay for your medications in full and submit a claim for reimbursement using the enclosed form. In the event you cannot pay for your script, contact the Customer Service number listed below. Please also check your plan documents to verify if your medications apply quantity level limits or require prior authorization. If they do, consult with your doctor.

Thank you for your understanding and patience. Please contact Customer Service at 800.962.2242, Monday through Friday, 8 a.m to 6 p.m., if you have any questions.

We look forward to serving you with excellence in the coming year.

Sincerely,

Tracy Onorofsky
Senior Vice President, Commercial Group Sales