



# The Broker Brief

The latest news for you and your business.

June 2014

## A Word from Melissa Cummings – Sr. Vice President & Chief Marketing and Sales Officer



Hello! I'd like to officially introduce myself – I am Melissa Cummings, the new Chief Marketing and Sales Officer at Blue Cross & Blue Shield of Rhode Island. I joined the company in late April after nine years at Aetna, where I led product strategy, development, and management functions in the individual, small, and medium-sized group markets. I also spent nine years at CIGNA Healthcare, where I held a variety of positions.

As a native Rhode Islander, I'm thrilled to be back and excited about the opportunity to contribute to a marketplace that's so important to me personally. There are many exciting innovations happening in the healthcare industry, especially locally. Of course the changes as a result of healthcare reform will continue, and Blue Cross is uniquely positioned to provide industry leadership in this area. We are fortunate to have opportunities to partner with customers and providers to create solutions that will improve the delivery of healthcare in our state.

The chance to lead a sales, marketing, communications, and product organization is a unique one, and one I was eager to accept. It offers me the opportunity to contribute to developing and delivering plans that meet our customers' needs first and foremost. In addition to meeting with several of our customers and prospects to start learning about those needs, I've already met with many of our employees in the sales and marketing organization, many of whom you know and work with regularly. What stands out to me is that they are incredibly committed and customer-focused. We've got a terrific team in place to accomplish our goals, with your help.

I'm looking forward to getting out and meeting with the broker community. We want to understand your needs and discuss how we can partner to deliver a simple and affordable healthcare experience for our customers. In the meantime, please feel free to contact me at (401) 459-5756 with any ideas, questions, or concerns you have...I want to hear from you!

### ***Talk to Us***

We want this newsletter to benefit you, so if there are any topics you would like to see covered, please let us know at [TheBrokerBrief@bcbsri.org](mailto:TheBrokerBrief@bcbsri.org). This newsletter is just one of the ways we're partnering with you to address your needs—and the needs of your clients.

*Thanks for all you do for BCBSRI and our customers.*

## News You Can Use

### Helpful Hints for Small Group Business

To help ensure that you work with us in the most efficient way, we want to remind you of some easy ways to improve your interactions with us:

#### *Recertification*

- When you need to send correspondence regarding a group's recertification, the best email address to use is [recertification@bcbsri.org](mailto:recertification@bcbsri.org). This address is for our recertification email box and it is checked regularly each day by the Underwriting Assistants. You will get faster service when you submit your emails to this address rather than sending them directly to either Kyla or Brian.

#### *New Business*

- In order to get the fastest turnaround on new business, we recommend that you use our new Census Excel RFP Template when submitting a request to the RIQuotes mailbox.
- You've heard about using the Connecture tool to complete each new business Sales Agreement. If you have any questions on the tool, or want a demo, please call the Small Group Rating Tool Helpline at (401) 459-5828 or send an email to [RIQuotes@bcbsri.org](mailto:RIQuotes@bcbsri.org). We'd be happy to arrange a visit to your office to walk through the Connecture tool.

### The SmartChoice Program: Saving Members Money on Medical Imaging

BCBSRI is always looking for ways to help employers and members save money on healthcare costs. On July 1, we will unveil a brand new program to achieve this goal: SmartChoice. This program—offered at no cost to employers as part of their BCBSRI health plan—will help them lower their claims costs and help members reduce their out-of-pocket expenses on medical imaging (specifically MRI and CT scans).

The cost of medical imaging services can vary widely from facility to facility. The SmartChoice program helps members decide how to spend their healthcare dollars and where to have their imaging services done. We're partnering with MedSolutions to administer this program.

Review [this flyer](#) to learn more about how the program works and the advantages for our members, and to read some commonly asked questions.

### Consumer Brand Index Survey

The Blue Cross and Blue Shield Association is currently conducting a survey to measure the Consumer Brand Index (CBI) in all markets served by a Blue plan. Approximately 800 total BCBSRI members will be surveyed in two waves – the first began in mid-May and runs until July 25, and the second will take place in late summer/early fall.

The survey—which will be about 15 minutes long and will be conducted by Ipsos, an internationally recognized market research vendor—seeks to capture members' opinions on their experiences with BCBSRI and will help us identify how we can improve our CBI score.

### **Benefit Change: Coverage for Methadone and Residential Treatment for Mental Health Conditions**

Effective July 1, 2014, Blue Cross & Blue Shield of Rhode Island (BCBSRI) is changing its standard benefits to address new guidance on the Mental Health Parity and Addiction Equity Act (MHPAEA) by adding coverage for the following services:

- ***Methadone dispensed to treat substance abuse disorders*** – This benefit covers methadone maintenance services as a substance abuse office visit with a specialist. The bundled payment for these services includes the prescription drug, counseling, laboratory testing, and an annual physical exam.
- ***Residential treatment for mental health conditions*** – This benefit covers medically necessary mental health residential treatment as authorized by BCBSRI's behavioral health vendor. This service is subject to the inpatient mental health benefit.

Please note some employer groups have the option to implement these changes after July 1, 2014, based on their renewal date.

### **Tax Assessment Update for Self-Funded Accounts**

Beginning in June 2014, self-funded accounts with membership residing in New Hampshire will notice a New Hampshire Vaccine Assessment as a separate line item on their weekly claims invoice. In 2002, New Hampshire began assessing this tax for fully insured accounts, and is now extending it to self-insured accounts.

Many states impose assessments on health insurers and self-funded plans to help fund specific state-run programs. To ensure compliance, BCBSRI pays these taxes and subsequently bills affected self-funded groups for their respective amounts. The New Hampshire assessment for the fiscal year ending June 30, 2014 was paid by BCBSRI on May 15, 2015.

If you or any of your clients have any questions about this new tax assessment, please contact a BCBSRI sales representative.

## Hot Off the Press

### **Updates to the Sales Collateral Page**

We have recently updated the [Sales Collateral page](#) in the Broker section of BCBSRI.com. The page now contains links to several brochures, important forms, flyers, and other collateral pieces, which are categorized for your easy reference and convenience. We've separated materials into these markets:

- Small Group materials (including a separate group of all renewal kit materials)
- Large Group materials
- Medicare materials

This page will be updated regularly as new or revised materials are produced, so be sure to bookmark it and check back often.

## Word on the Street

This section highlights recent news articles that contain information about our changing healthcare marketplace, both nationally and locally.

[Blue Cross, Chamber of Commerce give health awards](#), *Providence Business News*

BCBSRI and the Greater Providence Chamber of Commerce recently held the 20th annual Worksite Health Awards. More than 70 local businesses received awards for their wellness programs.

[Helping to make health care reform R.I. reality](#), *Providence Business News*

Monica Neronha, BCBSRI's Vice President of Legal Services, has spearheaded the company's efforts to help it comply with the laws set forth by the Patient Protection and Affordable Care Act (federal healthcare reform). Her work over the last four years has helped make healthcare reform more understandable for those most affected by it in Rhode Island.

[Smart Benefits: The All-Payer Claims Database Will Capture It All](#), *GoLocalProv.com*

The Rhode Island Department of Health recently launched the All-Payer Claims Database (APCD), which will collect and analyze medical claims and payment data for Rhode Island residents. This database was created to provide reports about healthcare quality, cost, utilization, trends, and reforms, as well as to identify opportunities to improve healthcare quality and create more informed healthcare consumers.