Health Insurance Marketplaces Offer Options

Beginning this month, millions of Americans will begin shopping for coverage on the health insurance marketplaces. Consumers in South Carolina have access to the federally facilitated marketplace (public), as well as BlueCross BlueShield of South Carolina's own marketplace (private).

The marketplaces are part of the Affordable Care Act (ACA) of 2010. They are websites where individuals and families without coverage can compare Qualified Health Plans and enroll in the plan of their choice.

The marketplaces, also known as exchanges, will allow consumers to compare plan information. This includes covered services and cost sharing (i.e. deductibles, coinsurance, copayments and out-of-pocket limits). Consumers can compare premium costs, as well as each plan's performance in encouraging wellness, managing chronic illnesses and improving consumer satisfaction.

The federal marketplace also will help consumers determine whether they qualify for federal assistance to help pay for health plan costs.

Consumers can access the marketplace products through the Internet, an insurance agent or by visiting South Carolina BLUE℠ Retail Centers. While the marketplaces are open and consumers can enroll in a plan, the earliest a policy will become effective is Jan. 1, 2014.

We have posted several videos about the health insurance marketplaces on our online television channel, aHealthySC.tv. Just go to the site and click on the Health Care Reform tab.
BlueCross, BlueChoice HealthPlus Qualified Health Plans Available on Marketplaces

BlueCross and BlueChoice® will offer individual and small group (50 or fewer employees) Qualified Health Plans on the federally facilitated marketplace. The policies also will be available through our private marketplace, insurance agents and the South Carolina BlueSM Retail Centers.

Members who purchase these policies will have access to an Exclusive Provider Organization (EPO), a statewide network of hospitals and physicians. They also will be able to see providers when traveling outside South Carolina. Visits to specialists will not require a referral.

Network providers can verify member benefits and eligibility, file claims and get precertifications, just as they do with other BlueCross and BlueChoice® plans.

You can identify members by the Exclusive Provider Organization designation on their member ID cards. BlueCross’ EPO is known as the Blue EssentialsSM Network. BlueChoice’s EPO is called My Choice AdvantageSM.

Plans will be available at the Bronze, Silver and Gold levels. Bronze plans will cover approximately 60 percent of a member’s total health care costs, Silver plans will cover about 70 percent and Gold about 80 percent.

All Qualified Health Plans available on the marketplaces must cover 10 categories of health services:

1. Ambulatory patient services
2. Emergency services
3. Hospitalizations
4. Maternity and newborn care
5. Mental health, substance abuse disorders, behavioral health
6. Prescription drugs
7. Rehabilitation and habilitatoin services
8. Laboratory services
9. Preventive and wellness services, chronic disease management
10. Pediatric services (including dental and vision care)
Webinars Planned on Marketplaces

Provider Education will host live webinars on the health insurance marketplaces for our network providers. The webinars will be held at 9 a.m. and 2 p.m. on Nov. 5-7. To participate, go to the Provider section of www.SouthCarolinaBlues.com and complete the registration form on the Palmetto Provider University page.

Quality Corner: Accreditation for Health Insurance Marketplaces

Beginning in 2014, health plans offered on the new health insurance marketplaces must be accredited or in the process of seeking accreditation. The Affordable Care Act requires certain U.S. Department of Health and Human Services (HHS) standards for each health insurance plan to be considered a Qualified Health Plan (QHP). Also, insurers must be accredited by an entity formally recognized by HHS.

BlueCross is accredited by URAC – an independent, nonprofit organization that promotes health care quality through accreditation and certification programs. URAC is a nationally recognized entity that HHS formally acknowledges for accrediting health plans.

BlueCross had to meet core standards of network management, quality improvement, credentialing, member protection and utilization management to be awarded this accreditation in 2013. This achievement demonstrates our commitment to quality health care.

BlueChoice is accredited by the National Committee for Quality Assurance (NCQA). NCQA is also formally recognized by HHS for its willingness to measure, analyze, report and improve the quality of a health insurer’s services.

EPO Provider Directories Available

BlueCross and BlueChoice HealthPlan are finalizing directories of providers participating in the new EPOs, or marketplace networks. These directories list participating primary care physicians, specialists, hospitals, skilled nursing facilities and outpatient mental health providers. With the exception of emergencies, there will be no benefits available when members use a non-network provider. It is important that you refer to in-network providers only.

We will mail directories to participating providers. They also will be available at www.SouthCarolinaBlues.com and/or www.BlueChoiceSC.com.

Benefit Update Meetings

Make plans now to attend one of our 2014 Benefit Update Meetings. You’ll will receive benefit updates on all BlueCross and BlueChoice lines of business. You will also get news on new programs and tips for getting the most from our online self-help tools.

We will hold meetings in four cities, with two sessions offered per day. The dates and locations are:

Tuesday, Dec. 3
Columbia
9 a.m. and 1 p.m.
BlueCross BlueShield of South Carolina Tower Auditorium

Thursday, Dec. 5
Myrtle Beach
9 a.m. and 1 p.m.
Embassy Suites, Kingston Plantation

Tuesday, Dec. 10
Greenville
9 a.m. and 1 p.m.
Greenville Memorial Medical Campus, Staff Auditorium

Thursday, Dec. 12
Charleston
9 a.m. and 1 p.m.
Embassy Suites Convention Center, International Boulevard
Our Health Insurance Marketplace Plan Summaries

Summaries of Benefits and Coverage (SBCs) for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina marketplace products are available online. The summaries explain key features of our plans. Each plan covers the required essential health benefits at varying coverage levels: physician services, pediatric services, laboratory services, inpatient/outpatient facility services, emergency services, maternity services, newborn services, rehabilitative and habilitative services, and prescription drugs.

When members who have these plans come in your office, you should continue to check eligibility and benefits information using My Insurance Manager™ or the voice response unit. These tools will give you detailed benefit information for the services you are providing. Benefits are payable for in-network providers only. Please remember to refer Marketplace members to in-network providers for all services unless it is an emergency.

View SBCs for our individual BlueCross and BlueChoice Marketplace plans:

BlueCross (Blue Essentials) plans
www.SouthCarolinaBlues.com/links/metallic/SBC

BlueChoice (My Choice Advantage) plans