## Essential Health Benefits

<table>
<thead>
<tr>
<th>10 Categories of Benefits</th>
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<tbody>
<tr>
<td>1. Ambulatory patient services</td>
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<tr>
<td>2. Emergency services</td>
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<tr>
<td>3. Hospitalization</td>
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<tr>
<td>4. Maternity and newborn care</td>
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<tr>
<td>5. Mental health and substance use disorder services, including behavioral health treatment</td>
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</table>
BlueCross Exchange Plans: Small Group Plans

BlueCross offers plans to businesses with two to 50 employees. These plans use the preferred provider organization (PPO) Network.
BlueCross Exchange Plans: Individual Plans

BlueEssentialsSM is a line of individual plans BlueCross offers. The network name indicates that the Blue Essentials Network is being used. This network is unique to these plans.

Members do not have out-of-network benefits.
BlueEssentials Individual Plans

Effective January 1, 2016, each plan now includes limited dental and limited vision benefits for all members – not just children.

• Vision services are available through VSP* and include:
  – One exam per benefit period with a $20 copayment for a VSP provider (adults 20 or older).
  – One exam per benefit period with a $25 copayment (members 19 or younger)

• Preventive dental benefits include:
  – One exam every six months ($27 allowance first visit and $20 on the second)
  – One cleaning every six months ($40 allowance for adults 20 or older and $31 for children)

*VSP is an independent company that offers eyecare benefits and services on behalf of BlueCross plans.
BlueEssentials Individual and Small Group Plans

BlueCross added a Wellness Plus benefit that provides an additional benefit toward preventive screenings.

- Applies towards preventive services and screenings that are not covered 100 percent under the United States Preventive Service Task Force (USPSTF) guidelines.
- Individual Plans (BlueEssentials) - $500.00 benefit maximum
- Small Group Plans - $300.00 benefit maximum (optional)

Examples: CBC testing, vitamin D tests and chest X-rays.
BlueChoice HealthPlan Exchange Plans: Small Group Plans

**Business Advantage** plans are a line of small group plans BlueChoice® offers to businesses with two to 50 employees. These plans use the existing BlueChoice BusinessADVANTAGE network.
BlueChoice Exchange Plans: Individual Plans

Blue Option℠ is a line of individual plans BlueChoice offers. The network name indicates that the Blue Option Network is being used.

Members do not have out-of-network benefits.
Covered Drug List

You can review our 2016 Covered Drug List for both BlueCross and BlueChoice plans on our websites.

www.SouthCarolinaBlues.com or www.BlueOptionSC.com

Caremark* handles prior authorization questions about:

- Step therapy
- Formulary exceptions

*Caremark is an independent company that manages all specialty pharmacy drug benefits on behalf of BlueCross and BlueChoice.
Utilization Management:

• You must get prior authorization for certain services.
• Failure to get prior authorization may result in claim denial.
• Prior authorization is not a guarantee that we will cover the service.
• Benefits are subject to patient eligibility.
• Verify benefits and eligibility through My Insurance Manager℠ from the BlueChoice or BlueCross website provider section.
Utilization Management

Types of service or treatment that require authorization include:

- Hospital admission, including maternity notifications
- Skilled nursing facility (SNF) admission
- Continuation of a hospital stay (remaining in the hospital or SNF for a period longer than was originally approved) for a medical condition
- **Outpatient chemotherapy or radiation therapy (through NIA)**
- Outpatient hysterectomy or septoplasty
- Home health care or hospice services
- **Certain labs (through Avalon)**
- Durable medical equipment, when the purchase price or rental is $500 or more
- Admissions for habilitation, rehabilitation and/or human organ and/or tissue transplants
- Treatment for hemophilia
- Mental health and substance use disorders
- Certain prescription drugs and specialty drugs
- **Advanced radiological services (through NIA)**
- Cosmetic procedures

National Imaging Associates (NIA) is an independent organization that provides radiology services on behalf of BlueCross and Blue Choice.
Avalon is an independent organization that provides laboratory services on behalf of BlueCross and BlueChoice.
Transition of Care Form

We cover out-of-network providers for emergency care only. In certain situations, individual exchange plan members may receive treatment from an out-of-network physician.

- If a physician is not in the individual Exchange Network and a member has a condition for which he or she is under that physician’s care, and he or she wants to continue with that physician for a duration the transition of care form is necessary.
- The member must complete the request prior to services and the request must be approved in order to be covered.
- The form is on our websites.
Communications on Premium Delinquencies for Members

Three-month grace period for individual policies with subsidies:

- First month of delinquency – BlueCross pays claims/notifies provider
- Second/third month of delinquency – BlueCross will hold claims until premiums paid
- Provider will receive message when verifying benefits via My Insurance Manager or voice response unit (VRU)
Affordable Care Act (ACA) Update:

ACA requires health insurance plans to cover certain drugs at no charge:

- Aspirin
- Female Contraceptives
- Folic Acid
- Iron Supplements
- Oral Fluoride Agents
- Vaccines
- Tobacco Cessation Products

Coverage of these medications, including those that are over-the-counter (OTC), require a prescription from a licensed health care provider.
Reminders:

• Maternity
  – Benefits vary by plan. Some plans have a one-time copay for maternity care while others apply a deductible and coinsurance.
  – Continue to bill global maternity the same as commercial products.

• Verify eligibility and benefits.
• Contact your Contracting Manager to join an exchange network.
# Helpful Tips For Small Group Exchange Members

## Are You Eligible to See Small Group Members?

<table>
<thead>
<tr>
<th>If you are a provider who is in the …</th>
<th>But not in the …</th>
<th>You can still service members who have …</th>
<th>Because benefits are payable at …</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Blue Network</td>
<td>Blue Essentials Network</td>
<td>BlueCross Small Group Preferred Blue (ZCV or ZCR)</td>
<td>Preferred Blue Network rates</td>
</tr>
<tr>
<td>BlueChoice Network</td>
<td>Blue Option Network</td>
<td>BlueChoice Small Group Business Advantage (ZCL or ZCG)</td>
<td>BlueChoice Network rates</td>
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**Health Insurance Marketplace (Exchanges)**
Resources

• We have three medical policies that address ACA preventive benefits.
  — www.SouthCarolinaBlues.com or www.BlueChoiceSC.com

• You can also refer to our Preventive Care Guide for details about applicable ACA preventive benefits.

• We will continue to add or update information as we get new regulations or further guidance from the federal government.
Other Helpful Resources

- Top 10 Reminders
- Health Insurance Marketplaces (Exchanges) presentation
- ID Card Guide
- Frequently Asked Questions
- BlueEssentials Plans
- Blue Option Plans

Health Insurance Marketplace (Exchanges)

Questions?
Health Insurance Marketplace (Exchanges)