

Empire Bulletin

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Important Information About Empire BlueCross BlueShield Plan Administration

Include in Sourcebook

AUDIENCE:

Empire participating PPO network physicians, facilities and ancillary providers

SUBJECT:

Introduction of Empire Total BlueSM

EFFECTIVE DATE:

1/1/05

PRODUCT BENEFITS:

To meet the requests of our clients, Empire strives to offer products that encourage members to be more value and quality conscious. Beginning January 1, 2005, we are introducing our consumer directed healthcare (CDHC) product, Empire Total Blue.

This product offers in-network and out-of-network benefits with various combinations of relatively high deductibles and coinsurance. It will utilize Empire's current PPO network for in-network services.

Key features of Empire Total Blue:

- **No co-payments:** Physicians and facilities should not collect co-pays during visits. No co-payment information will appear on the member's ID card. You should wait until you receive an Explanation of Benefits (EOB) from Empire before billing patients for coinsurance and deductible.
- **Routine preventive care services are covered 100 percent to promote wellness.** (Please see the enclosed Benefits Summaries for a list of routine preventive care services.)
- **No referrals for specialists**, thus reducing the "hassle factor" for both physicians and members.
- **Individual spending accounts:** Empire Total Blue plans are also combined with individual spending accounts. Members can draw from these accounts to pay for medical expenses not covered by their health plan, including deductible and coinsurance.

Individual spending accounts offered with Empire Total Blue include the following:

- **Health Reimbursement Account (HRA)** – Employer owns and contributes to funds. At the employer's option, balances remaining in the account at the end of the policy year can be carried into future years and used by the employee toward future expenses.
- **Health Savings Account (HSA)** – Individual owns and contributes funds to the account. Employers may optionally make contributions. Account balances are carried forward indefinitely, and because the employee owns the account, it is fully portable.

Please note: ID card will indicate whether member has an HRA or HSA.



If the patient has an HRA – If funds are still available in the patient’s account, Empire will draw from that account and payment will be included in the physician’s, facility’s or other healthcare provider’s reimbursement from Empire. The EOB message will indicate the following:

“Monies have been drawn from this patient’s Health Reimbursement Account (HRA) and have been included in the total payment Empire has reimbursed you for this claim. The amount indicated in Total Patient Responsibility has been reduced by the amount deducted from the patient’s HRA”.

If the patient has an HSA – Payment to the physician, facility or other healthcare provider up to the amounts allowed by fee schedules will be the patient’s responsibility. To cover expenses, the patient can either draw from his or her HSA account using a special debit card and/or checks (see below), or pay out of pocket.

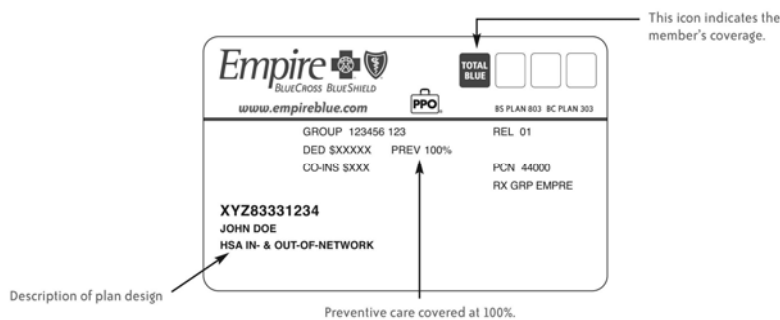
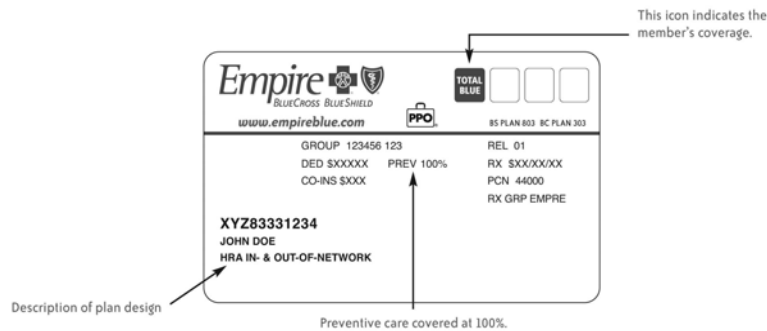
- **Special Debit Card and Checks:** To help facilitate payment to you, Empire Total Blue members with an HSA can have a personalized HSA checkbook and debit card to pay for medical expenses not covered under their health plan. These payment methods work just like regular checks and debit cards, but draw from accounts solely dedicated for healthcare expenses.

Important note about billing members with Empire Total Blue plans:

Physicians, facilities, and other healthcare providers should wait for an Explanation of Benefits (EOB) from Empire before collecting payments from patients. (Since you may not know the correct amount to collect at the point of service, your contract prohibits you from balance billing members. Therefore it is important for you to wait for the EOB before collecting payments from patients.)

IDENTIFICATION CARD

The following are samples of the Empire Total Blue Plan Member ID cards.



REMINDER:

For an overview of CDHC, please refer to the articles in the Winter 2004 Physician and Facility Newsletters, *Empire News*. To access these newsletters, as well as previous issues, go to www.empireblue.com.

CONTACT:

For more information, contact Empire Provider Services at 1-800-552-6630 Monday – Friday, 8:30 a.m. – 5:00 p.m. EST.