

## Small group 2019 product updates broker webinar

### Q&As

10/9/18

On Sept. 26, 2018, Blue Cross and Blue Shield of Nebraska (BCBSNE) presented broker webinars to ensure brokers and their small group clients are prepared for the 2019 plan year. The topics discussed were:

- ACA product updates for groups with 2 to 50 eligible employees
- Plan options
- Cost share changes
- Benefits
- Marketing material, form and application details
- BlueFlex, our new level funded product for groups with 5 to 50 eligible employees

Following are some of the questions and answers from the webinar.

**1. It is true there are no plan changes until the Jan. 1, 2019 renewal?**

Yes.

**2. What are the stop loss deductibles on the BlueFlex plans?**

\$25,000 for groups with 5-25; \$35,000 for groups with 26-50

**3. Does Mental Health Parity not require a mental health service to be covered as any other service? Did Mental Health Parity go away?**

All plans meet Mental Health Parity and Addiction Equity Act guidelines and comply with mental health parity laws. BCBSNE reviews plans annually to determine compliance by analyzing actual claims. According to the law, BCBSNE must verify the member cost share for mental health benefits is no more restrictive than the member cost shares for substantially all medical benefits. This is an analysis done by an actuary. To determine the appropriate cost share for mental health services, BCBSNE analyzes all outpatient claims, not just physician office visits. The results of the analysis are that deductible/coinsurance is the appropriate benefit for mental health services because deductible/coinsurance is the predominant benefit for outpatient services under the plan.

**4. When will we be able to quote 2019 BluePride ACA plans?**

The normal time frame for releasing rates is 75 days prior to the effective date. Rates and other marketing material will be available on nebraskablue.com around Oct. 15, 2018 for Jan 1 renewals and new sales.

**5. Can one medical BlueFlex plan option be offered with any combination of the three provider networks?**

Yes. Groups with 5-9 employees may offer up to two medical options with any combination of the three provider networks. Groups with 10-50 employees may offer up to three medical options with any combination of the three networks.

**6. Should we quote BlueFlex using GRX or full medical applications?**

Full medical applications will be required for a final quote on our BlueFlex product. We will not use GRX for this product.

**7. Are the benefits for telehealth behavioral health services different than medical telehealth services?**

Yes. If the medical telehealth cost share is a copay today (PPO), it will remain a copay in 2019. However, the telehealth behavioral health cost share on all PPO plans will change beginning Jan. 1, 2019, from a copay to deductible and coinsurance.

**8. Is the telehealth cost share increase for all groups or just upon renewal?**

This change is effective Jan. 1, 2019, for all groups.

**9. What is the minimum number of employees required for a BluePride dual plan option?**

Two. To learn more about the new dual option rule for small group ACA, visit [www.nebraskablue.com/agents-and-brokers/broker-update/blueprint-health-now-2-to-50](http://www.nebraskablue.com/agents-and-brokers/broker-update/blueprint-health-now-2-to-50).

**10. Will the change on newborn billing be for all products or just non-ERISA groups?**

This change will apply to BlueFlex only.

**11. How is FPD19 a copay option and not an HSA-eligible option, since there are no copays listed?**

The FPD19 maximum out-of-pocket amount is \$7,900. Since \$7,900 is the maximum out-of-pocket amount mandated by the ACA for 2019, FPD19 is considered a copay option. FPD19 does not meet the IRS parameters for HSA-eligibility since the maximum out-of-pocket amount for QHDHPs in 2019 is \$6,750.

**12. May we quote BlueFlex via paper applications or online only?**

Online only. No paper apps will be allowed.

**13. If an ERISA group is on BlueFlex, will the group have state continuation?**

No. State continuation will not be offered to groups with 5-19 employees. COBRA will be available to groups with 20-50 employees.

**14. May a dual option be offered to groups as small as two employees?**

Groups as small as two employees may be offered BluePride ACA dual medical plan options. Groups with at least five employees may be offered BlueFlex dual medical plan options.

**15. Will BluesEnroll be required to enroll BlueFlex groups?**

Yes.

**16. After the underwriting is complete with BlueFlex, how is final enrollment completed?**

Similar to BlueFreedom, all required documents, such as tax documents, an ACH form, etc., must be submitted to complete final enrollment. The MGA, along with the Business Associate Agreement, Administrative Services Agreement and the stop loss contract will need to be submitted as well.

**17. For BluePride ACA groups with a minimum of two employees, may the owner count as one employee? For example, may a farmer and his employee be counted as a two-employee group?**

Our underwriting guidelines are the same for BluePride ACA in 2019 as they are today:

To be eligible for small group coverage, you must have 2 to 50 employees. You must have at least two W-2 enrolled employees, neither of which can be a business owner, partner or spouse.

**18. How long after a BlueFlex group renews will they receive a refund if the group's actual claims are less than expected claims??**

The group must renew on a BlueFlex plan with active coverage at the time of payout, which is four months post contract.

- 19. When will the 2019 group administration manual and underwriting guidelines be available?**  
The group administration manual and underwriting guidelines for BlueFlex will be ready by Nov. 1, 2019, for Jan. 1 renewals and new sales. 2019 underwriting guidelines and admin manuals will be ready by Oct. 15, 2018, for BluePride ACA and BlueFreedom.
- 20. When are you discontinuing the free identity protection services?**  
Due to low utilization, the AllClear ID identity protection services BCBSNE has been offering to all members free of charge will no longer be available after Dec 31, 2018. Members have the option of continuing this protection directly with AllClear ID at a discounted rate. If you have a group that is interested in continuing to offer these services directly with AllClear ID, please contact [insidesales@allclear.com](mailto:insidesales@allclear.com).
- 21. When does the Costco pharmacy go out of network for BluePride ACA groups?**  
Beginning Jan. 1, 2019, and upon renewal.
- 22. Will you allow primary carve-outs with BlueFlex products based on your Nurture partnership?**  
Not at this time. Primary care is built into the product and is subject to the applicable cost share.
- 23. Do valid waivers of other coverage count against BlueFlex participation numbers?**  
Participation allows for valid waivers on BlueFlex. BlueFlex eligibility does not count valid waivers.
- 24. Are the new wellness incentives available only on BlueFlex plans? Are Fitbit discounts available to all product lines?**  
The wellness incentive offering up to \$125 in Visa gift cards is only available to BlueFlex groups. The 18% Fitbit discount is available to all members.
- 25. Is BlueFlex available to non-ERISA groups, such as government groups and churches?**  
BlueFlex is a viable option for non-ERISA ASO groups.
- 26. Is Nurture Health offered only with the BlueFlex product?**  
Nurture Health can be paired with any insurance product or sold as a stand-alone.
- 27. Where is Nurture Health located?**  
Nurture Health is located in the Think Whole Person Healthcare building, 7100 W. Center Rd. in Omaha. Additional locations are being evaluated, including Lincoln.
- 28. What's the advantage of being a BlueFlex member paired with a Nurture Health membership versus purchasing a stand-alone Nurture Health membership?**  
Pairing BlueFlex with Nurture Health gives the group affordable insurance coverage options with unlimited access to primary care.
- 29. Is Nurture Health discounted if paired with BlueFlex?**  
Nurture Health membership rates are negotiated lower when paired with BlueFlex.
- 30. Who bills for Nurture Health memberships?**  
Groups can set up direct billing with Nurture Health. The same census information can be used for enrollment in Nurture Health memberships.
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