

# NewsfromBlue

IMPORTANT UPDATES FOR BENEFIT ADMINISTRATORS

September 2009

## Blueprint for Health Tools Are Key to Helping Employees

Employees working for small businesses can suffer when it comes to benefits. Health care costs are onerous for everyone, but companies with fewer than 50 employees lack the scale to get lower premiums and also can't command customized medical plans. So, how good the benefits are at small companies depends a lot on the boss. Here's how we help you make a difference: preventive care and wellness value-added benefits.

You hear these words all the time—preventive maintenance and wellness. Big companies are getting on board with internal company wellness programs and incentives to help employees stay healthy so ultimately, they can stay productive.

Did you know that we have a Personal Health Assessment, powered by WebMD® (available through MyBlueService<sup>SM</sup>), which produces customized results, reports and health recommendations based on individual survey questions and answers? Our members get tips on how to make lifestyle changes that reduce their risks of chronic illnesses.

To view a video tutorial of the WebMD capabilities, just [click here](#).

Lifestyle Improvement Programs have just been added to our suite of WebMD tools. The Lifestyle Improvement Programs offer a programmatic approach to improving wellness by providing information, planners, tips, and tools in the key areas of:

- Emotional Health
- Exercise
- Nutrition
- Smoking Cessation
- Stress Management
- Weight Management

*(continued on next page)*

### *Did you know that...*

Health care expenditures are nearly 50 percent greater for workers who report high levels of stress. Employees can reduce stress by taking advantage of employee assistance programs, yoga, Tai Chi or other mind-body classes, massage, meditation, fitness walking and fresh air breaks.<sup>1</sup>

Smoking kills more people than alcohol, AIDS, car crashes, illegal drugs, murders and suicides combined.<sup>2</sup>

Over the last 10 years, the prevalence of diabetes in Florida has increased by 62 percent! The good news is people with diabetes can take steps to control the disease and lower the risk of complications.<sup>3</sup>

<sup>1</sup> Source: *fwaw.com, Corporate Wellness Watch March/April 2009; American Journal of Occupational and Environmental Medicine.*

<sup>2,3</sup> Source: *doh.state.fl.us*

## *Quick Links*

[Blueprint for Health Tools Are Key to Helping Employees](#)

[Care Consultants Add Bottom-Line Value](#)

[Network Updates](#)

[2008 Annual Report Now Available](#)

[Save Time With BlueBiz](#)

[¡Nuevo! Translations Address Hispanic Consumer Needs](#)

[FCL Corner](#)



**BlueCross BlueShield of Florida**

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Members can jump in with both feet and enroll in a full program, or take the first step with the planner.

Blueprint for Health® programs and services are a great response to the need to find low cost solutions. Whether someone is pretty healthy and they want to stay that way, feeling under the weather, has a chronic condition they want to get better control of, or is experiencing a health care crisis they didn't see coming, there are many free resources available.

These tools add tremendous value at no additional cost to your company or employees.

[\[Back To Quick Links\]](#)

## Care Consultants Add Bottom-Line Value

Care Consultants help demystify health care costs, procedures, resources and medical decisions. Things happen—accidents, illnesses, emergencies. And when a member's health status changes, they need someone on their side. We now have Care Consultants to offer free advice and support to help members manage their health needs and control their total costs.

The Care Consultant Team is a dedicated team featuring nurse care advocates, benefit specialists and community resource experts who help members make more informed health care decisions. They offer guidance on how members can save time and money and choose the right care. Here are just a few examples:

- Let's say the member's doctor recommends an MRI (magnetic resonance image)—a scan that could cost around \$1200. With the right information—details the Care Consultants provide—this cost could be cut in half.
- The member is faced with knee or hip replacement surgery—a Care Consultant can tell them where to find the lowest cost provider for their surgery based on their plan and benefits.
- Or perhaps the member is pregnant and needs to choose where to have her baby—a Care Consultant can help her shop for cost effective, quality care.

### *Did you know that...*

By simply using a generic drug vs. a brand name, consumers could save, on average, \$1,200 a year.

By going to an independent facility, such as a Radiology or Imaging Center, a person could save \$600 – or 50 percent on average – per MRI!

A CT Scan of the head could cost \$200 or \$2,000 for the same quality scan.

Knee and hip replacements can vary by more than \$22,000, with equivalent quality, depending on where surgery is performed.

*Based on a study conducted by Blue Cross and Blue Shield of Florida, 2009.*

Members can reach the Care Consultant Team by calling 800-955-5692, option 5.

[\[Back To Quick Links\]](#)

## Network Updates

[Click here](#) to view updates on networks for BlueOptions, BlueSelect, Miami-Dade Blue and our DME network changes.

*Network change note:* In an effort to improve our ability to manage the delivery of Durable Medical Equipment (DME) and Medical Supply (MS) services, our Traditional, BlueChoice®, BlueOptions® and BlueMedicare<sup>SM</sup> PPO networks will change significantly.

The DME network has been reduced in size, but offers up a big punch. Members who stay in-network now have access to a broader variety of services throughout the state. The restructured network allows for competitive pricing and better cost control due to improved utilization management of DME/MS services and equipment. The smaller network will also enable us to better manage and prevent fraud, waste and abuse.

[\[Back To Quick Links\]](#)

## 2008 Annual Report to the Community Now Available

Find out what Blue is doing to create and maintain an efficient health care system. [Click here](#) to download the pdf.

[\[Back To Quick Links\]](#)



## Save Time With BlueBiz

With over 8,400 online users, BlueBiz helps group benefit administrators save time and increase productivity.

View and Pay Invoice (VPI) is a BlueBiz feature that gives you a secure and easy way to administer your company's health insurance invoices with more control than ever.

### **New Feature! Automatic Payment Option (APO)**

APO is designed to ensure your group's health premiums are paid on time, every time. They can choose the effective date to begin authorizing APO and bank drafts occur on the following billing cycle.

- All bank drafts occur one day before the regular health invoice due date.
- For 1st of the month health group invoices:  
The last day of the prior month.
- For 15th of the month health group invoices:  
The 14th day of each month.
- Ancillary product payment must be initiated by Electronic Funds Transfer (EFT) or by pinless debit card.

Interested? Simply complete the Benefit Administrator Authorization Form found on our website at [www.bcbsfl.com](http://www.bcbsfl.com) under Employers & Benefit Administrators section and then click on BlueBiz – BA Self-Service.

Future VPI Enhancements Coming in October:

- BA Single Sign-On
- Paperless Invoice Option
- Print Invoice Capability

For an easy-to-understand overview of BlueBiz features, [download](#) the pdf now. This [BlueBiz Brainshark](#) presentation provides a tour of the BlueBiz system.

[\[Back To Quick Links\]](#)

## ¡Nuevo! Translations Address Hispanic Consumer Needs

Spanish marketing materials and resources are available for consumer and provider market segments.

Research shows that many Hispanics use English in their daily work routine, but they prefer to have information available in Spanish when dealing with matters regarding their health and finances. We're responding to consumer demands and the changing demographics of Florida, by developing and implementing a multicultural business strategy to improve our customer, provider and business partner relationships.

These collaterals will be available by the fourth quarter of this year, so in the meantime, please work with your BCBSF sales representatives to see what is available in Spanish.

Other resources available for Hispanic consumers include:

- **FloridaSaludable.com**—our Hispanic website provides valuable health information in addition to our products and services. The site also helps visitors find doctors, agents and get health insurance quotes in Spanish.
- **ForFlorida'sHealth.com**—useful resources for Florida's underserved or uninsured residents.
- **Multilingual Contact Center**—a dedicated member service unit staffed by bilingual service representatives ready to answer questions in Spanish. The Center can also address questions in French, Haitian Creole, Portuguese and Russian.
- Toll-Free Interactive Voice Response (IVR) System.
- **WebMD®** —provides tools in Spanish including My Health Guide, Personal Health Assessment, Hospital Advisor, Health Bulletins, and News.

[\[Back To Quick Links\]](#)

## FCL Corner

Updates featuring Florida Combined Life (FCL) products.

### **Acquisition of the DenteMax Network:**

The DenteMax Network has been acquired by the Dental Network of America (DNoA) effective, July 1, 2009.

Dental Network of America (DNoA) is an independent subsidiary of Blue Cross Blue Shield of Michigan.

The acquisition will cause no change to our dental customer's access to the DenteMax National Network. DNoA is committed to making the financial and human capital investment that it will take to deliver an even bigger network for our customers.

[\[Back To Quick Links\]](#)