



**PALMETTO
PROVIDER**
UNIVERSITY

2017 Affordable Care Act (ACA)/Exchange Plans



BlueCross BlueShield of South Carolina and
BlueChoice® HealthPlan of South Carolina

Independent licensees of the Blue Cross and Blue Shield Association

Note! Contents are subject to change and are not a guarantee of payment.



ACA/Exchange Plans

Agenda

- Essential Health Benefits
- BlueCross BlueShield of South Carolina ACA/Exchange Plans
- BlueChoice HealthPlan ACA/Exchange Plans
- Covered Drug List
- Utilization Management
- Transition of Care
- ACA Updates
- Helpful Tips for Small Group Exchange Members
- Resources
- Questions



ACA/Exchange Plans

Essential Health Benefits

10 Categories of Benefits	
1. Ambulatory patient services	6. Prescription drugs
2. Emergency services	7. Habilitative and rehabilitative services and devices
3. Hospitalization	8. Laboratory services
4. Maternity and newborn care	9. Preventive and wellness services and chronic disease management
5. Mental health and substance use disorder services, including behavioral health treatment	10. Pediatric services, including vision care

MEDICAL POLICIES Medical Policy Search
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CAM 089

Preventive Services for Non-Grandfathered (PPACA) Plans: USPSTF recommended services



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Small Group Plans

Plans are offered through the Federally Facilitated Marketplace (FFM) and private marketplaces to businesses with 2-50 employees.

Product Name(s)	Business BlueEssentials SM
Alpha Prefixes	ZCR and ZCV
Network(s)	Preferred Blue PPO Network
Prescription Drug Plan	<ul style="list-style-type: none"> • Four-tier plan with drug card and mail-service benefits managed through CVS/caremark • Compound drugs require prior authorization as of Jan. 1, 2017 <small>CVS/caremark is an independent company that administers pharmacy benefits on behalf of BlueCross and BlueChoice</small>
Vaccination Network	<ul style="list-style-type: none"> • Vaccinations for flu, pneumonia and other illnesses are available at CVS pharmacies without a copay • Available under member's medical benefit
Requirement for Referral to Specialist	No referral required
Precertification	Verify benefits and eligibility requirements, and initiate a prior authorization request using My Insurance Manager.



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Small Group ID Cards

South Carolina

Member Name
SUBSCRIBER NAME

Member ID
ZCV123456789999

RxBIN **004336**

RxGRP **SCBXX**

PLAN CODE **380**

MAMMOGRAPHY NETWORK

Preferred Blue® Network
VSP Advantage Vision Network

PPO®

www.SouthCarolinaBlues.com

5F5171289

South Carolina

www.SouthCarolinaBlues.com
Claims/Pharmacy/Vision Customer Service:
1-800-868-2500
Pediatric Dental: **1-800-222-7156**
Preauthorization: **1-800-334-7287**
Out-of-Area Network Providers
Information: **1-800-810-2583**
Mental Health & Substance Abuse
Precertification: **1-800-950-5387**
Caremark: **1-888-963-7290**

Members: Call Customer Service for claims filing information.

Providers: Preauthorization required for some hospital outpatient procedures and all hospital inpatient admissions. Authorization required for MRI, MRA, CT and PET procedures. File claims with the local BlueCross and/or BlueShield Plan where member received services.

X04 CAREMARK® Pharmacy benefits administrator

South Carolina

Member Name
SUBSCRIBER NAME

Member ID
ZCR123456789999

RxBIN **004336**

RxGRP **SCBXX**

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X05 CAREMARK® Pharmacy benefits administrator



BlueCross ACA/Exchange Plans: Small Group Plans

Business BlueEssentials members have a sustained health benefit that provides benefits for preventive screenings.

- Benefits are applied to preventive services and screenings that are not covered 100 percent under the United States Preventive Service Task Force (USPSTF) guidelines.
- \$500.00 benefit maximum
- Examples: Preventive/screening CBC (complete blood count) testing, vitamin D tests and chest X-rays (when not performed for diagnostic purposes).



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Individual Plans

These are non-grandfathered plans that offer a core package of benefits and services.

Product Name(s)	BlueEssentials SM
Alpha Prefixes	ZCF, ZCQ and ZCU
Network(s)	BlueEssentials Network (EPO)
Prescription Drug Plan	<ul style="list-style-type: none"> • Four-tier plan with drug card and mail-service benefits managed through CVS/caremark and uses the Advanced Choice NetworkTM • Compound drugs require prior authorization as of Jan. 1, 2017
Vaccination Network	<ul style="list-style-type: none"> • Vaccinations for flu, pneumonia and other illnesses are available at CVS pharmacies without a copay • Available under member’s medical benefit
Requirement for Referral to Specialist	No referral required
Precertification	Verify benefits and eligibility requirements, and initiate a prior authorization request using My Insurance Manager.



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Individual Plans ID Cards

BlueEssentials is a line of **individual** plans BlueCross offers using the BlueEssentials network. This network is unique to these plans.

Alpha Prefixes

- ZCU Individual Private
- ZCF Individual FFM
- ZCQ Individual FFM

Members do not have out-of-network or out-of-state benefits.



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Individual Plans

Each plan includes limited dental and limited vision benefits for **all** members – not just children.

- Vision services are available through Vision Service Plan (VSP)* and include:
 - One exam per benefit period with a \$25 copayment for a VSP provider (adults 20 or older).
 - One exam per benefit period with a \$25 copayment (members 19 or younger)
 - \$50 copay for glasses/frames for children (lenses every year, frames every two years)
- 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 eye care benefits on behalf of BlueCross and BlueChoice.



ACA/Exchange Plans

BlueCross ACA/Exchange Plans: Individual Plans

Members have 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 USPSTF guidelines.
- \$500.00 benefit maximum
- Examples: Preventive/screening CBC testing, vitamin D tests and chest X-rays (when not performed for diagnostic purposes).



ACA/Exchange Plans

BlueChoice® ACA/Exchange Plans: Small Group Plans

These are non-grandfathered plans that offer a core package of benefits and services.

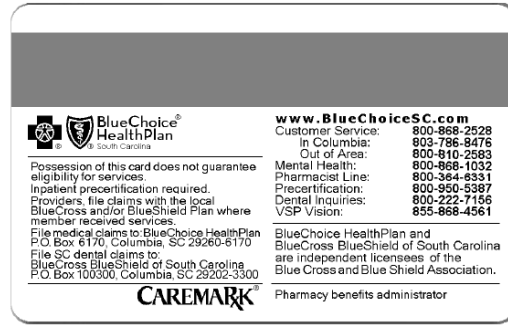
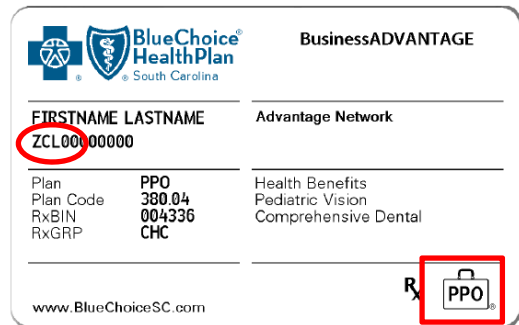
Product Name(s)	BusinessADVANTAGE
Alpha Prefixes	ZCL and ZCG
Network(s)	ADVANTAGE Network (PPO)
Prescription Drug Plan	<ul style="list-style-type: none"> • Six-tier plan with drug card and mail-service benefits through CVS/caremark • Compound drugs require prior authorization as of Jan. 1, 2017
Vaccination Network	<ul style="list-style-type: none"> • Vaccinations for flu, pneumonia and other illnesses are available at CVS pharmacies without a copay • Available under member’s medical benefit
Requirement for Referral to Specialist	No referral required
Precertification	Verify benefits and eligibility requirements, and initiate a prior authorization request using My Insurance Manager.



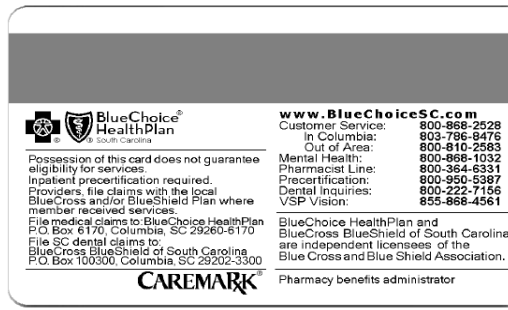
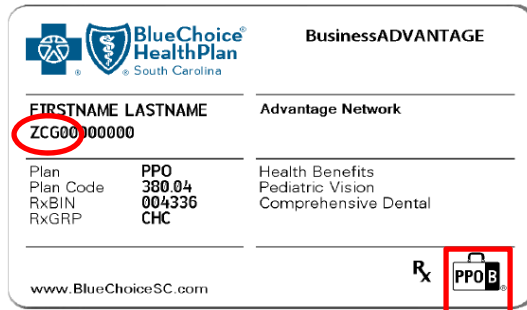
ACA/Exchange Plans

BlueChoice ACA/Exchange Plans: Small Group Plans

Business AdvantageSM plans are a line of small group plans BlueChoice offers to businesses with two to 50 employees. These plans use the existing BusinessADVANTAGE network.



Alpha Prefixes
ZCL Small Group Private
ZCG Small Group FFM





ACA/Exchange Plans

BlueChoice ACA/Exchange Plans: Individual Plans

These are non-grandfathered plans that offer a core package of benefits and services.

Product Name(s)	Blue Option
Alpha Prefixes	ZCJ
Network(s)	Blue Option Network (EPO)
Prescription Drug Plan	<ul style="list-style-type: none"> • Six-tier plan with drug card and mail-service benefits managed through CVS/caremark and use Advanced Choice Network • Compound drugs require prior authorization as of Jan. 1, 2017
Vaccination Network	<ul style="list-style-type: none"> • Vaccinations for flu, pneumonia and other illnesses are available at CVS pharmacies without a copay • Available under member’s medical benefit
Requirement for Referral to Specialist	No referral required
Precertification	Verify benefits and eligibility requirements, and initiate a prior authorization request using My Insurance Manager.

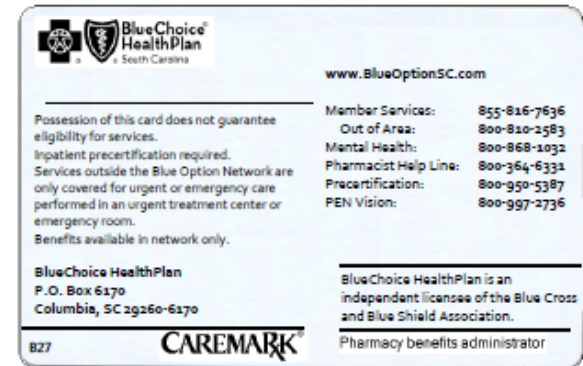
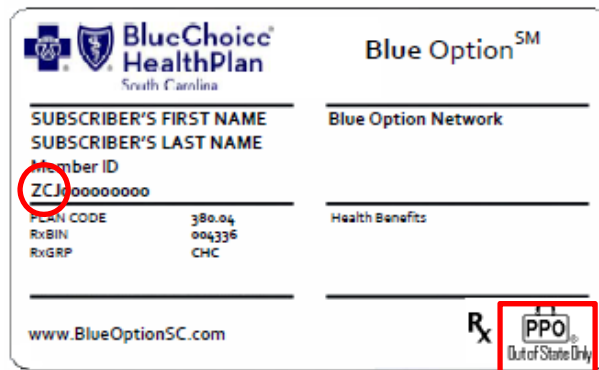


ACA/Exchange Plans

BlueChoice ACA/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.

Alpha Prefix
ZCJ Individual Private



Members do not have out-of-state or out-of-network benefits.



ACA/Exchange Plans

Important Reminder: BlueChoice plans are no longer offered through the FFM

- Became effective Jan. 1, 2017
- Members that had the alpha-prefix ZCX opted for a comparable BlueEssentials plan on the FFM or a private ACA plan





ACA/Exchange Plans

Covered Drug List

You can review our 2017 Covered Drug List for both BlueCross and BlueChoice plans on our websites.

www.SouthCarolinaBlues.com

www.BlueOptionSC.com

www.BlueChoiceSC.com

Caremark handles prior authorization questions about:

- Step therapy
- Formulary exceptions

South Carolina

Home Insurance Basics Shop Member Perks Live Healthy

Home Insurance Basics Understanding Your Coverage Prescription Drug Information BlueEssentials Pharmacy Information Individuals and Families

Pharmacy Information for Individuals and Families

The information on this page is applicable to individuals and families who purchased their BlueEssentialsSM plan through the Federally Facilitated Marketplace (FFM) or directly from BlueCross.

Not sure if this page applies to you? Check your insurance card. The first three letters of your member ID should be ZCF, ZC...

Select a tool or service to learn more:

- » Covered Drug List
- » Advanced ChoiceTM Pharmacy Network
- » Vaccine Networks
- » Pharmacy Directory
- » Drug Cost Tool

Advanced Choice Pharmacy Network is a preferred pharmacy network and other plans may have different pharmacy networks.

ABOUT US HEALTH CARE REFORM

Blue OptionSM

Health Plans Prescription Drugs

Prescription Drugs

Now you can view the [2017 Covered Drug List](#) to see if we cover your prescription drugs. With Blue Option, you have access to a wide variety of prescription drugs. Our goal is to give you a choice of safe and effective drugs, while also keeping your drug costs affordable.

Print [2017 copy](#) of our covered drug list.

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 sections.





ACA/Exchange Plans

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 or SNF for a medical condition
- **Outpatient radiation therapy (through NIA)**
- **Nuclear cardiology (through NIA)**
- Outpatient hysterectomy or septoplasty
- Home health care or hospice services
- Dialysis
- **Certain labs (through Avalon)**

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.



ACA/Exchange Plans

Utilization Management

Types of service or treatment that require authorization include:

- 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)**
- Breast reconstructive surgeries



ACA/Exchange Plans

Transition of Care Form

If a BlueEssentials or Blue Option member is under the care of a physician who is not in the network, the member can request special consideration to have us apply benefits as in-network using this form.

- UM may approve a member to continue care with the out-of-network provider for a specified time.
- The member must complete the request prior to services and the request must be **approved** in order to be covered.
- Members are responsible for the difference between the amount the health plan pays for those services and what the provider charges.

**BlueChoice HealthPlan Transition of Care
Continuation of Care Request Form**
(Please use a separate form for each condition)

Employee's Name _____ ID # _____

Address _____ City/State/ZIP _____

Effective Date _____

Phone: (Home) _____ (Work) _____

Patient's Name _____ DOB _____ ID # _____

Relationship to Subscriber: [] Self [] Spouse [] Dependent

Health Condition: _____

Physician/Provider(s) Involved

Name: _____ Phone: _____ Specialty: _____

Name: _____ Phone: _____ Specialty: _____

Name: _____ Phone: _____ Specialty: _____

Date of First Treatment: _____ Date of Last Visit: _____

Current Treatment or Proposed Surgery: _____

Expected Length of Treatment or Date of Surgery: _____

Primary Care Physician

Provider's Name _____ Member HealthPlan ID # _____

Address _____

City/State/ZIP _____

BlueChoice® HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association TOC Auth (rev. 3.31.2017)

The form is available in the Member sections of www.SouthCarolinaBlues.com and www.BlueOptionSC.com (shown).



ACA/Exchange Plans

ACA Updates

All ACA/Exchange plans require prior authorization for compound drugs as of Jan. 1, 2017.

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

- 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.



ACA/Exchange Plans

Helpful Tips For Small Group Exchange Members

Are You Eligible to See Small Group Members?			
If you are a provider who is in the ...	But not in the ...	You can still service members who have ...	Because benefits are payable at ...
Preferred Blue PPO Network	BlueEssentials Network	BlueCross Small Group Preferred Blue PPO (ZCV or ZCR)	Preferred Blue PPO Network rates
Business Advantage Network	Blue Option Network	Business Advantage (ZCL or ZCG)	BlueChoice Network rates



ACA/Exchange Plans

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.

The cover of a document titled "What You Need to Know About The Affordable Care Act: Preventive Services". At the top, there is a logo for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina, with the text "Independent licensees of the Blue Cross and Blue Shield Association" below it. The title is centered in a dark blue box with white text. At the bottom, it says "2017 Edition" and "Published by Provider Relations and Education Your Partners in Outstanding Quality, Satisfaction and Service Revision: Jan. 2017".

BlueCross BlueShield of South Carolina and
BlueChoice HealthPlan of South Carolina
Independent licensees of the Blue Cross and Blue Shield Association

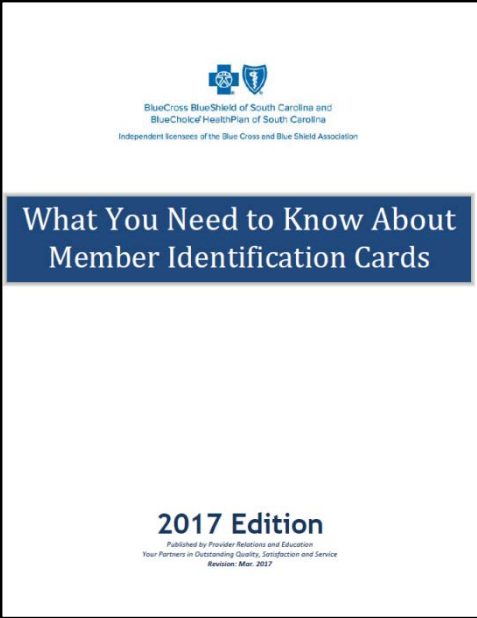
**What You Need to Know About
The Affordable Care Act:
Preventive Services**

2017 Edition
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Your Partners in Outstanding Quality, Satisfaction and Service
Revision: Jan. 2017



ACA/Exchange Plans

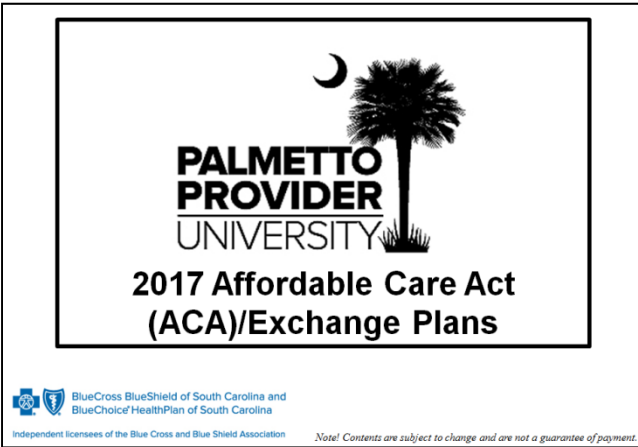
Other Helpful Resources



ID Card Guide



Frequently Asked Questions



2017 ACA/Exchange Plans presentation

Visit www.SouthCarolinaBlues.com or www.BlueChoiceSC.com to find these resources and more.



ACA/Exchange Plans

Questions?





ACA/Exchange Plans

