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# IAI | IMPORTANT ADMINISTRATIVE INFORMATION



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December 2020



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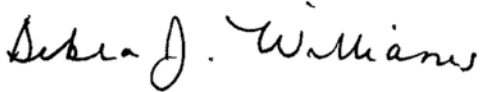
Dear Valued Customer:

Welcome to our *Important Administrative Information* December 2020 newsletter, with the latest health care industry news that affects you. This edition's topics are:

- Updates to Blue 20/20 Member Website
- Additional Behavioral Health Coverage for Children and Adolescents
- A Flu Shot Is Crucial for Members This Year
- Personal Protective Equipment Assistance for Dental Blue® Providers
- Introducing Our Account Webinar Series
- Introducing Our Plan Comparison Tool
- Protect Your Organization from Wire Fraud
- Upcoming Changes to Opioid Coverage
- Blue 20/20 Online HR Portal Adds Enrollment Management
- Updates to Our Fitness Reimbursement
- Benefits of Choosing Indigo for Your Massachusetts Paid Family Medical Leave (MA PFML) Plan
- Addressing Inequities in Health Care: Race and Ethnicity Data Collection on MyBlue
- Dental Blue® 65 Plans Will Include Enhanced Dental Benefits

As always, if you have any questions, please contact your account executive.

Sincerely,



Debbie Williams  
Senior Vice President, Sales and Account Service

[IAI December 2020]

## Updates to Blue 20/20 Member Website

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

We've refreshed the Blue 20/20 website, powered by EyeMed® Vision Care, an independent vision benefits company, to help our members more easily find information about their vision plan benefits. In addition to resources that help members locate an eye doctor or learn about eye health and wellness, the updated website includes new features like:

- A savings summary showing how much each member has saved on eye care by using Blue 20/20
- The abilities to adjust the website font size, and view the entire website in Spanish
- A reorganized navigation bar to access other helpful tools

Members can visit the new website at **blue2020ma.com**. First-time users will need to create a Blue 20/20 account.



**If you have any questions**, please contact your account executive.

## Additional Behavioral Health Coverage for Children and Adolescents

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

Beginning January 1, 2021, and effective upon account renewal, Blue Cross Blue Shield of Massachusetts will cover the following behavioral health services for members under 19 years old:

- Family Support and Training (FS&T): medically necessary education for a child's parent or caregiver, given in the home to help resolve the child's emotional or behavioral health needs and identify additional services and support in their community.
- Therapeutic Mentoring (TM): medically necessary services for a child, given in the home to support the child's social functioning, especially after an emotional or behavioral health disorder diagnosis. TM services may include supporting, coaching, and training the child in age-appropriate behaviors, interpersonal communication, problem solving, conflict resolution, and relating appropriately to other children, adolescents, and adults.

These services are in addition to the Intensive Community-Based Treatment (ICBT) for children and adolescent behavioral health services we've covered since July 1, 2019, effective upon renewal for fully insured accounts, administrative-only municipal accounts, and Blue Funding Solutions; and January 1, 2020, effective upon renewal for self-insured accounts:

- In-Home Behavioral Services: Behavior Management Monitoring and Behavior Management Therapy
- In-Home Therapy: Therapeutic Clinical Intervention and Ongoing Therapeutic Training and Support
- Intensive Care Coordination
- Community-Based Acute Treatment for Children and Adolescents (CBAT)
- Intensive Community-Based Treatment for Children and Adolescents (ICBAT)
- Mobile Crisis Intervention (MCI)

ICBT offers a family- and home-based treatment approach, in which clinical services are provided in the child's or adolescent's home and community, with the intent of keeping the patient in their home and community. CBAT and ICBAT are forms of acute residential treatment or sub-acute care. Wrap-around services are community-based interventions developed by a multidisciplinary team, and personalized to focus on the strengths and needs of the patient and family. ICBT services delivered outside Massachusetts may vary based on state legislation.

Coverage for the new services will be effective upon renewal for fully insured accounts, self-insured accounts, administrative-only municipal accounts, and Blue Funding Solutions. We're taking the necessary steps to ensure that members are aware of these added benefits, including updating the Evidence of Coverage, upon renewal.



### Questions?

If you have any questions, please contact your account executive.

## A Flu Shot Is Crucial for Members This Year

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

COVID-19 means it's extra important for members to stay healthy during the flu season. Getting a flu shot helps keep members, their families, and communities safer during the pandemic. It can also keep members out of the hospital at a time when others desperately need critical care. Plus, getting a flu shot is safe, and available at no cost for members.\*

### Where Members Can Get a Flu Shot:

- Primary Care Provider
- Limited Service Clinics (such as a MinuteClinic® at CVS)
- Urgent Care Centers
- Community Health Centers
- Public Access Clinics (available in some cities and towns, and may be available at no charge)
- Hospital Outpatient Departments
- Skilled Nursing Facilities, for members in outpatient care, like physical or occupational therapy
- Home Health Care Providers
- Certified Nurse/Midwife's Office
- Physician Assistant's Office or Specialist Physician's Office
- Nurse Practitioner's Office
- Pharmacies

Members can visit [bluecrossma.org/flu](https://bluecrossma.org/flu) to learn more about the flu shot, and how to avoid getting the flu. They can also visit [vaccinefinder.org](https://vaccinefinder.org) to find out where the flu shot is available in their area.



**For more information,** talk to your account executive, or visit Blue IQ.

\* When administered by an in-network provider. Exceptions may apply. Check plan materials for details.

## Personal Protective Equipment Assistance for Dental Blue® Providers

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

For dental services provided from June 1 to August 31, 2020, we'll be reimbursing our Dental Blue providers in Massachusetts an additional \$10 per covered visit. This new reimbursement will help our providers with personal protective equipment (PPE) costs as they returned to practice. PPE is essential to ensuring that visits are safe for patients and providers alike.

We've introduced these payments to help Massachusetts dentists get back to business, without adding costs for you and our members. These payments will be outside of our normal claims process and won't count against members' annual benefit maximum. Please note that members who visit Dental Blue providers should never be billed directly for PPE costs.

## Introducing Our Account Webinar Series

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

You asked and we listened! Blue Cross Blue Shield of Massachusetts is excited to host live webinars, featuring subject-matter experts and designed to help your organization's leaders and human resources team learn more about your health plan benefits, so you can better work with your brokers to make benefit decisions and ensure that your employees get the most from their health plan.

We'll announce additional webinars each month, and presentations will last approximately one hour each. Topics will include:

- New Blue Cross plan features
- Managing pharmacy benefits
- Blue Cross ancillary product offerings
- The benefits of Blue Cross Care Management



**Register** for an upcoming webinar at [employer.bluecrossma.com/whats-new/account-webinars](https://employer.bluecrossma.com/whats-new/account-webinars).



### Questions?

If you have any questions, please contact your account executive.

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## Introducing Our Plan Comparison Tool

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

We're excited to announce the launch of our updated plan comparison tool. With this tool, you can view and compare up to three plans including the corresponding SOB, SBC, and Benefit Change Fact Sheet (if applicable).

Our new plan comparison tool features:

- An updated look and feel
- The same functionality
- All plans on one page
- Easier navigation to remove a plan and add a new plan into the comparison



**Get started** at [bluecrossma.org/plan-comparison](https://bluecrossma.org/plan-comparison).

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## Protect Your Organization from Wire Fraud

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

Blue Cross Blue Shield of Massachusetts is committed to keeping our accounts' financial information safe and secure. We're sharing these best practices at [employer.bluecrossma.com/whats-new/special-announcements](https://employer.bluecrossma.com/whats-new/special-announcements) to help you identify potential wire fraud and protect your organization from fraudulent activity.

If you suspect you've received a fraudulent email or call related to sensitive banking information, call your Blue Cross Customer Financial Management receivables analyst or your account executive. You can also report suspicious activity to our fraud hotline at **1-800-992-4100**, or [fraudhotline@bcbsma.com](mailto:fraudhotline@bcbsma.com).



### Questions?

If you have any questions, please contact your account executive.

## Upcoming Changes to Opioid Coverage

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

We're making several changes to our coverage of opioids, a class of medication that's sometimes prescribed by doctors and providers to treat pain. Effective April 1, 2021, we'll cover Xtampza ER. With this change, we'll no longer cover OxyContin and Oxycodone ER, the authorized generic, as of July 1, 2021. We'll work with prescribers to transition members to Xtampza ER, the covered alternative, when clinically appropriate. Prescribers will need to request prior authorization for Xtampza ER.

If a member needs to continue taking OxyContin or Oxycodone ER, the prescriber may request an exception if the medication is medically necessary. If the exception is approved, the member will pay the highest-tier cost.

### **Prescribers Without Prior Authorization Must Request It Before July 1, 2021**

To support the safe and appropriate use of opioids, we're expanding our Pain Management Policy. With the expansion, prescribers who don't have an approved authorization for coverage of a member's opioid medication must request authorization for that member's medication before July 1, 2021. We'll then review the request to determine if the medication is medically necessary. Prescribers who've already received prior authorization for a member's opioid medication don't need to request it again until it expires. Oncologists, palliative care providers, and pain management specialists in the Blue Cross Blue Shield of Massachusetts network are exempt from this prior authorization requirement. We'll notify affected prescribers and members of this change.



### **Questions?**

If you have any questions, please contact your account executive.

## Blue 20/20 Online HR Portal Adds Enrollment Management

- ✓ Small accounts (50 or fewer enrolled)
- ✓ Mid-size (51–99 enrolled)
- ✓ Large (100 or more enrolled)
- ✓ Municipal
- ✓ MIIA

We've expanded the Blue 20/20 HR portal, currently used by accounts to access invoices, to include online enrollment management. New and existing accounts can soon use the Blue 20/20 HR portal to enter enrollment changes, terminations, and additions for members and dependents, and get approval as soon as the same business day. All changes will be reviewed and approved by the Blue 20/20 enrollment team, to ensure accuracy before going live.

This new function will roll out in stages. Effective October 1, 2020, new Blue 20/20 accounts will be able to select online enrollment on the employer application. The Blue 20/20 enrollment team will reach out to the enrollment contact on the application to provide training and answer questions. Accounts can begin using the Blue 20/20 HR portal after plan implementation is complete.

Existing accounts will have access to online enrollment after January 1, 2021, upon their anniversary when the Blue 20/20 account management team will review portal options and assist accounts with signing up.



### **Questions?**

If you have any questions, please contact your account executive.

## Updates to Our Fitness Reimbursement

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

We want our members to get the most out of their benefits. That's why we've added virtual fitness programs to our fitness reimbursement, so members can get reimbursed for fees paid for an online membership, subscription, or class that took place on or after January 1, 2020. We also offer an online reimbursement process, so it's easier for our members to get rewarded.

### Expanded Fitness Reimbursement

Effective January 1, 2020 for fully insured accounts and available for opt-in for self-insured accounts, on renewal January 1, 2021, we've expanded our fitness reimbursement to include online fitness programs. Eligible members can now get reimbursed for:

- Membership fees at a full-service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- Fitness class fees at a studio with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, and other exercise programs
- Fees for virtual/online fitness memberships, subscriptions, programs, or classes that provide cardiovascular and strength training using a digital platform



### Online Submission for Reimbursement

We've created an online reimbursement process that lets members easily and conveniently submit their reimbursement request via MyBlue.



### Questions?

If you have any questions, please contact your account executive.

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## Benefits of Choosing Indigo for Your Massachusetts Paid Family Medical Leave (MA PFML) Plan

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

Beginning January 1, 2021, most employers in Massachusetts, regardless of size, are required to provide paid family medical leave to their employees. Almost all employees are eligible to receive these benefits.

Administration of these benefits can be complex and time-consuming for employers. You can opt out of the state plan and save valuable administrative resources by choosing a private plan through one of Indigo's partner carriers. Indigo Insurance™ Services is the preferred agency of Blue Cross Blue Shield of Massachusetts for ancillary insurance. If you choose a private plan through Indigo, you'll benefit from:

- Streamlined administration, including employer portals for billing, policies, and reports; efficient claims processing; and a coordinated approach to managing disability claims and leave.
- Expert consultation to ensure that you know your options, and have the necessary documents and policies to comply with the law.
- Team Blue Care Managers who offer enhanced support to members who use their disability or MA PFML benefits, helping employees return safely to work.
- Up to a .5% discount on your medical rates through the Pathway to Savings program, when you choose MA PFML plus one other line of group coverage through Indigo.

MA PFML provides up to 26 weeks of job-protected paid leave if employees are unable to work due to a serious health condition, or if they need to care for an ill or injured family member, bond with a new child, or manage family affairs when a family member is on active duty in the armed forces.



**Questions?**

For more information, talk to your broker or Indigo account executive.

1. The Pathway to Savings program is available to commercial market accounts with 51+ benefit-eligible employees and 30+ subscribers.

**Addressing Inequities in Health Care: Race and Ethnicity Data Collection on MyBlue**

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

We’re dedicated to improving the quality of and access to care for everyone we serve. As part of our ongoing effort to address inequities in health care, we’re updating the MyProfile section of MyBlue to encourage our members to share information about their race, ethnicity, and language preference with us. This change will be effective January 1, 2021.

Sharing this information is voluntary. Choosing not to participate will not affect the coverage you or your employees receive from Blue Cross.

**Advantages for You and Your Employees**

With this data about our members, we’ll be better able to implement programs designed to reduce and eventually eliminate inequities in health care. This will help us toward our goal of improving the quality and efficiency of care, access to services, and health outcomes for all of our members.



**Questions?**

If you have any questions, please contact your account executive.

**Dental Blue® 65 Plans Will Include Enhanced Dental Benefits**

- ✔ Small accounts (50 or fewer enrolled)
- ✔ Mid-size (51–99 enrolled)
- ✔ Large (100 or more enrolled)
- ✔ Municipal
- ✔ MIIA

Effective January 1, 2021, Dental Blue® 65 plans will be expanded to include Enhanced Dental Benefits for at-risk members with qualifying medical conditions. We’ll provide eligible members with additional, condition-specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health.

Enhanced Dental Benefits for Dental Blue 65 plans will include the following, outside of annual dollar limits and deductibles:

- Routine cleaning four times within 12 months
- Periodontal maintenance cleaning once every three months\*
- Periodontal scaling once every 24 months\*
- Oral cancer screening once every six months
- Fluoride treatment once every three months



**For more information about these benefits**, or if you have any questions, please contact your account executive.

\*Available with plans that offer periodontal benefits; standard waiting periods apply.