



BlueCross BlueShield of Texas

Blue Advantage HMOSM & Blue Advantage PlusSM HMO Point of Service (POS)

Texas Provider Update

BCBSTX Health Insurance Marketplace Offerings & Offerings on the SHOP in Texas



In 2016 Blue Cross and Blue Shield of Texas (BCBSTX) will be offering the following networks and products on the Health Insurance Marketplace and on the Small Business Health Options Program (SHOP):

Blue Advantage (BAV) HMOSM

- Individual “retail” members who had Blue Choice PPO in 2014 and 2015 will need to choose BAV HMO or select a different plan during open enrollment which opens Nov 1 or else they will be automatically transitioned to the *BAV HMO Plus plan (described below)*. Individual retail members are anyone who buys their own insurance (under 65 years of age) that is not provided by an employer or through a government program (Medicare and Medicaid). The BAV HMO will be offered in all 254 counties across the state.

Blue Advantage PlusSM HMO Point of Service (POS)

- BCBSTX will automatically transition individual members who had Blue Choice PPOSM in 2014 and 2015 to the BAV Plus plan if they don’t select a different plan during open enrollment which opens on Nov 1. The HMO Plus plan will be offered in all 254 counties across the state. The HMO Plus plan will offer some out-of-network benefits at a higher cost share for members. For the out-of-network benefits, members may also be responsible for the difference between the provider’s charge and allowable amount, which may be significant.
- Members will be encouraged to learn about each type of plan so that they can take full advantage of the benefits it offers and avoid charges for services it does not cover. Please have providers direct their patients to our customer service number listed on the back of the member’s ID card.

Blue Choice PPOSM

- The Blue Choice PPO network will be offered on and off the Small Business Health Options Program (SHOP) to **small business groups**. The terms of BCBSTX agreements with providers apply to plans offered on and off the SHOP. The terms of the agreement also prevent providers from refusing to provide services to a BCBSTX member, regardless of where they purchased their coverage.

Please Note: Grandfathered members will not be impacted by the changes happening on the Texas Health Insurance Marketplace. Grandfathered plans are plans that existed on March 23, 2010, when the Affordable Care Act became law.

BCBSTX Changes for Individual Plans 2016



- **Many of our BCBSTX members will NOT be impacted by this change, including:**
 - Patients covered by large and small employer groups
 - Patients with individual coverage who have grandfathered plans (*Grandfathered plans are plans that existed on March 23, 2010, when the Affordable Care Act (ACA) became law.*)
 - Patients covered by Medicare and Medicaid.
- **BCBSTX will offer the following network and products on and off the Texas Health Insurance Marketplace:**
 - Blue Advantage HMO
 - Blue Advantage Plus HMO (effective 1/1/2016)
- **BCBSTX will offer the following networks and products on and off the SHOP:**
 - Blue Advantage HMO
 - Blue Choice PPO Network
- BCBSTX has always been dedicated to helping our members access quality care at the right time, resulting in the best possible outcomes. Managed care, like an HMO, makes health care simple. That means it's easy to use and easy to manage the cost of care.
- The HMO plan includes a primary care physician who knows health care and can guide patients through an informed decision-making process. These types of affordable plans have been popular among individuals purchasing their own insurance.

BAV HMO Plus (POS) Product Description



New Offering — Blue Advantage Plus HMO — POS product

- The new Blue Advantage Plus HMO POS product will be offered on and off the Health Insurance Marketplace.
- A HMO Plus product allows members to have the pricing benefit of an HMO plan while still having out-of-network benefits. The pricing structure of a POS plan requires that members utilize their in-network benefits to maximize their lower cost-sharing options. Under Blue Advantage Plus, members will select a primary care provider and secure referrals in order to receive in-network cost-sharing benefits.
- Members with the HMO Plus plan will experience higher coinsurance & copays than they would with an HMO plan. Members will get the maximum benefits when using HMO network providers, but can get a portion of costs covered when using a provider in the network.
- Members must select a primary care physician (PCP) to coordinate their care, but they can go outside of their network if needed. To receive in-network benefits, members with the HMO Plus plan will still be required to get a referral in order to see a specialist.
- The HMO Plus plan is ideal for members that want the cost controls of an HMO with the added choice of using providers outside the HMO Network.

Comparing BAV & BAV Plus Product Offerings





	Blue Advantage HMO	Blue Advantage Plus HMO
Out of Pocket Costs	Coinsurance & copays are lower than other plans. For non-emergency care, members will be responsible for the full cost of their care if they go outside their network or get care without a PCP referral.	Higher coinsurance & copays than BAV HMO plans. Members get maximum benefits when using HMO network providers, but can get a portion of costs covered when using a provider not in the network. <i>Please Note: There is no cap on out of pocket expenses for out-of-network services.</i>
Choice of Doctors	Members must select a primary care physician (PCP) to coordinate their care within the network.	Members must select a primary care physician (PCP) to coordinate their care, but they can go outside their network and receive a lesser benefit. However, they may be responsible for amounts in excess of the Allowable Amount.
Referrals	Required in order to see Specialists	To receive in-network benefits, referrals are required in order to see a specialist
Out-of-Network Physicians	Not Covered	Limited Coverage
Ideal for...	People looking to keep costs low and predictable.	People who want the cost controls of an HMO, with the added choice of using providers outside the HMO network.

BAV HMO Plus Sample ID Card



Front

		BlueCross BlueShield of Texas		HMO PLUS	
Member Name SAMPLE ABC		TDI	BAV	QHP	
Member ID ZGN000111222		Dependent SAMPLE			
Group No.	131000	011552			
Effective Date	09/01/15	BCTX			
PCP:	First Last Name XX XXX-XXX-XXXX	Rx PCN	\$0/\$10		
		Rx Generic Copay	\$50/\$100/\$150		
		Rx Brand Copay	\$500		
		Emergency Room	\$30		
		PCP Copay	\$50		
		Specialist Copay			
Rx 					

Alpha Prefix Location

Qualified Health Plan

Back

www.bcbstx.com

	BlueCross BlueShield of Texas	Member Customer Service:	1-888-697-0683
Physicians: The enrollee named on this card, is entitled to benefits while enrolled.		Pre-Authorization:	1-855-462-1785
		Behavioral Health:	1-800-729-2422
		24/7 Nurseline:	1-800-581-0393

You or your doctor must call Blue Cross Blue Shield for preauthorization before receiving certain services, including, but not limited to, inpatient hospital or skilled nursing facility admission, home health care, and specified outpatient services. Please consult your Evidence of Coverage or contact Member Customer Service to determine services requiring preauthorization.

PRIME
Pharmacy Benefits Manager

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

2016 Texas Retail Portfolio Plans: On and Off- Exchange



On-Exchange Plans

Off-Exchange Plans

Metallic

Plan

Metallic

Plan



Gold Blue Advantage Gold HMO 101

Gold Off-Exchange only: Blue Advantage Gold HMO 111

Gold Blue Advantage Plus Gold101

Gold Blue Advantage Gold HMO 101

Gold Blue Advantage Plus Gold101



Silver Blue Advantage Silver HMO 102

Silver Blue Advantage Silver HMO 102

Silver Blue Advantage Silver HMO 103

Silver Blue Advantage Silver HMO 103

Silver Blue Advantage Plus Silver 102 – Three \$0 PCP Visit

Silver Blue Advantage Plus Silver 102 – Three \$0 PCP Visit

Bronze Blue Advantage Plus Bronze 103 – One \$0 PCP Visit

Bronze Blue Advantage Plus Bronze 103 - One \$0 PCP Visit

Bronze Blue Advantage Plus Bronze 104

Bronze Blue Advantage Plus Bronze 104

Bronze Blue Advantage Bronze HMO 006

Bronze Blue Advantage Bronze HMO 006

Bronze Blue Advantage Bronze HMO 105- Two \$40 PCP Visits

Bronze Blue Advantage Bronze HMO 105- Two \$40 PCP Visits



BCBSTX Products Being Offered on the SHOP in 2016



Plan Name	Network Name
Blue Choice Gold PPO 020	Blue Choice
Blue Choice Gold PPO 001	Blue Choice
Blue Choice Silver PPO 003	Blue Choice
Blue Choice Bronze PPO 005	Blue Choice
Blue Choice Bronze 006	Blue Choice
Blue Advantage Gold HMO 014	Blue Advantage
Blue Advantage Gold HMO 015	Blue Advantage
Blue Advantage Silver HMO 004	Blue Advantage
Blue Advantage Silver HMO 003	Blue Advantage
Blue Advantage Bronze HMO 006	Blue Advantage

Additional Information about the BAV Network



Helpful Information about BAV & BAV Plus:

- BCBSTX needs your network participation for this program to be successful. In order to participate in Blue Advantage, physicians and other professional providers:
 - ❑ Must have privileges at one of the Blue Advantage HMO participating hospitals (unless inpatient admissions are uncommon or not required for the physician's or professional provider's specialty)
 - ❑ Must have a valid National Provider Identifier (NPI) number
 - ❑ Must sign a Blue Advantage HMO agreement
- To request a Blue Advantage HMO Network Participation Agreement, please use the [Network Participation Online Request Form](#) and click on the area of the map where your office is located.
- Additional credentialing is not required for those providers already credentialed in the Blue Choice PPO or HMO Blue Texas networks and whose credentialing is current.

Additional Resources for BAV HMO Network



If you have any questions regarding this plan and are interested in participating, please feel free to contact your Network Management Office:

BCBSTX Network Management Office Locations	Telephone Number	Fax Number
Austin	512-349-4847	512-349-4853
Corpus Christi	361-878-1623	361-852-0624
Dallas, East Texas	972-766-8900 / 800-749-0966	972-766-2231
El Paso	915-496-6600	915-496-6614
Houston, Beaumont	713-663-1149 / 800-637-0171	713-663-1250
Lubbock, Amarillo	806-783-4610	806-783-4666
Midland, Abilene, San Angelo	432-620-1406	432-620-1428
San Antonio	361-878-1623	361-852-0624

Additional Resources for BAV HMO Network



Helpful Information on BCBSTX Website:

- ❖ [HMO Blue Texas and Blue Advantage HMO Physician and Professional Provider - Provider Manual](#)
- ❖ [Blue Advantage HMO Key Contacts List](#)
- ❖ [Sample Blue Advantage HMO Member ID Card](#)
- ❖ [Blue Advantage HMO Preauthorization Requirements List](#)
- ❖ [Blue Advantage HMO Quick Reference Guide](#)

To access materials above please visit:

http://www.bcbstx.com/provider/network/blue_advantage_hmo.html