



BCBSTX Launches New Retail Operating Platform Sept. 07 Weekly Update

On Aug. 12, we announced that Blue Cross and Blue Shield of Texas (BCBSTX) is upgrading our under 65 membership system in an effort to streamline processes, control costs and better serve our members. Here's what you need to know this week as we begin the conversion process.

Access During Conversion: Active Members

If you or your client calls Member Services to make a change during the transition period, we will document the request on the member's account and ensure that the update is made once the conversion is complete.

Member Requests On Hold

Throughout the conversion period, payment processing and most policy changes will be on hold. These include, but are not limited to the following:

- ✓ Check by phone payments
- ✓ Changes to the billing method
- ✓ Primary Care Physician (PCP) changes
- ✓ Terminations
- ✓ Reinstatements
- ✓ Changes to physical addresses, email addresses and phone numbers
- ✓ ID card and policy kit requests
- ✓ Adding and removing dependents*
- ✓ Tobacco usage status updates
- ✓ Date of birth, gender and Social Security Number updates
- ✓ Effective date changes

Premium Payment Processing Hold

A member can mail a premium payment to us or make a payment via Moneygram®; however, these payments will not post to a member's account until after the conversion is complete. Check by phone payments and requests to change to a billing method will not be processed until after the conversion. See page 2 for more details.

Member Support Enabled

During the conversion period, Member Services can still work with you and your clients to review current membership status, review payment and billing history, quote benefits, update coordination of benefits, and review and adjust claims.

*** Urgent issues, such as adding a new dependent needing precertifications and immediate access to care will be addressed. Members should continue to use the contact information on the back of their ID cards for assistance.**

Billing, Invoicing & Payments

Recurring Automatic Payments

In the future, **all** recurring automatic payments will be drafted on the first business day of each month. If a member is currently enrolled in recurring automatic payments that do not occur on the first of the month, the member's **automatic deductions will stop**. Impacted members will receive new instructions. We'll provide copies of member communications to you prior to the delivery dates.

Changes to Billing & Invoicing

Our conversion affects our premium billing processes as well as how invoices are designed and delivered. Members will continue to receive communications about these changes:

- ✓ Invoice stuffer for ON EXCHANGE members: [English](#) or [Spanish](#)
- ✓ Invoice stuffer for OFF EXCHANGE members: [English](#) or [Spanish](#)

Important Reminders & Changes

- **TERMINATION / REINSTATEMENT REMINDERS:**
 - On exchange members receiving the Advanced Premium Tax Credit (APTC) who are terminated due to nonpayment after their 90-day grace period expires cannot be reinstated.
 - Off exchange members and on exchange members who do not receive the APTC will show terminated after the 31st day of nonpayment. They do have an additional 29-day grace period to submit full payment and be reinstated without a gap in coverage. If their 60-day grace period expires and the full payment has not been received, they cannot be reinstated.
- **REINSTATEMENT PAYMENTS:** Producer Advocates will no longer be able to process debit card or bank draft payments (check-by-phone payments) for *policy reinstatements*. See the table below for member options. Also, a payment may post to a member's accounts up to five business days after its receipt. However, we use the payment received date to determine if a policy is eligible for reinstatement, not the payment posted date.
- **PAY PRIOR TO CONVERSION:** It's important that members pay their premiums before the conversion, especially if they are in danger of termination. We typically send an email reminder to members not current on their payments. [We are sending this email earlier than usual prior to the conversion and with additional payment information.](#)
- **PAYMENT PROCESSING:** Members should make payments **five business days** prior to due dates to allow for processing.

PAYMENT OPTIONS Pre- & Post-Conversion Period	PAYMENT OPTIONS During Conversion Period	PAYMENT OPTIONS Non-APTC Reinstatement
Access the flier “Convenient Ways to Pay Your Bill” or refer clients to the payment options webpage .	Paper Check via mail MoneyGram®‡ No PHONE or ONLINE PAYMENTS (bank draft or debit card) DURING CONVERSION	Paper Check via mail MoneyGram®‡ One-time debit card or bank draft via BillMatrix† at 866-654-8569*

‡ MoneyGram is a separate and independent company that provides an insurance premium payment option to send payments to BCBSTX, and is wholly responsible for its own products and services. MoneyGram is not affiliated with or related to BCBSTX or the Blue Cross and Blue Shield Association, nor is MoneyGram authorized to offer Blue Products or use the Blue Brands.

† BillMatrix is the secure payment processing system offered by Fiserv, an independent company. BCBSTX has contracted with Fiserv to process payments with debit and pre-paid debit cards.

* After the conversion, the BillMatrix number will change from 866-654-8569 to 866-680-5505. We will alert you as soon as this change goes into effect. Members will also be notified.

Access During Conversion: New Applicants

No New Enrollment Status Information

Beginning **Sept. 3**, and throughout the conversion period, producers will not be able to access up-to-date information on applicants in the Retail Producer Portal, and Producer Advocates will not have access to assist you with enrollment status. **New enrollees needing precertifications and immediate access to care, but who have not yet received ID cards should call Member Services for assistance.**

All new applications will be processed in the new system as soon as the conversion is complete. Please do not submit duplicate applications during this time. The conversion will not affect a new enrollment effective date as long as the binder payment is received within 30 days of our receipt of the enrollment application.

Binder Payments Must Be Included with New Applications

As of Sept. 1, BCBSTX off-exchange enrollment applications will only be processed if the first monthly premium or binder payment is included with the application.

- If submitting an enrollment application via fax, applicants must select the Bank Draft option.
- If submitting an enrollment application via mail, applicants should select the Bank Draft option or they could include a paper check, money order or certified check.

If an application does not include a binder payment, the application is placed in “pending” status. If the binder payment is not made 30 days from our receipt of the application, it will be withdrawn. Payment by paper check, money order or certified check may be submitted with the primary applicant’s full name and application (or e-application number) to PO Box 3236, Naperville IL 60566.

System Updates via BCBSTX.com & RPP

We’ll be updating you weekly on the progress of the membership system conversion. In addition, you and your clients can go to <http://www.bcbstx.com/system-updates/> for system upgrade news. For the most up-to-date information, be sure to log in to the [RPP](#).