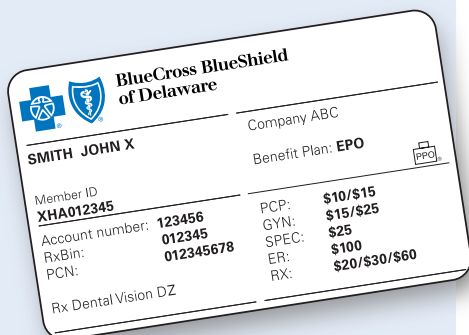


## Identification Card Redesign

Blue Cross Blue Shield of Delaware (BCBSD) has redesigned our identification (ID) cards effective January 1, 2009. We believe that this design will be helpful to our members because it standardizes the card layout for easier access to information. As a result, BCBSD members traveling or living out-of-state may find that medical claims are processed more efficiently. In most cases, your employees will receive new ID cards at your benefits renewal in 2009.

This redesign was initiated by a mandate from the Blue Cross and Blue Shield Association requiring that all Blue Plans adopt a standardized format for member ID cards. The information contained on the new ID card is the same as the current card, but the placement may be different.

If you have any questions regarding the new cards, please contact your account representative, or call the BCBSD Marketing Department at **800.572.4400**.



## BCBSD Earns Positive Feedback from Stakeholders

In our efforts to achieve exceptional customer satisfaction, we routinely survey our members, accounts, providers and brokers to ensure we are meeting their needs and expectations. We are pleased to share a few results from our 2008 Stakeholder Analysis:

- ◆ Member satisfaction and loyalty increased in 2008, and remains well above that of other health insurers in our area
- ◆ Companies with BCBSD coverage are more likely to recommend BCBSD, while companies with other insurers are less likely to recommend them
- ◆ Brokers and providers are more satisfied with BCBSD than with any other health insurer in our area

BCBSD values the relationships we have with our stakeholders, and will continue our efforts to ensure we are meeting their needs.

## New Look for Delaware Blue

The *Delaware Blue* member newsletter is receiving a makeover for 2009. Its new look was revealed in the Winter 2009 issue. Based on readership survey comments, *Delaware Blue* has been expanded to 12 pages, rather than eight, and will be mailed three times a year, instead of four. This change is cost-effective and will allow BCBSD to offer your employees age-focused articles, and more quick tips, recipes and health benefits information.

Additionally, BCBSD now provides the eco-friendly choice of receiving *Delaware Blue* electronically. To opt-out of receiving a paper copy in the mail, your employees can simply visit the *Customers* section of [bcbsde.com](http://bcbsde.com), select *Delaware Blue* from the Quick Links on the right-hand side of the screen and then click on *Get Delaware Blue Online*.



## Readership Survey

We rely on your feedback to ensure that we continue to provide you with helpful information in *BluePrints for Accounts*. Please take a moment to share your thoughts by filling out and mailing, or faxing back, the enclosed survey by Monday, March 16, 2009.

As a token of our appreciation, 10 survey participants will be randomly selected to receive a BCBSD flash drive.

Inside this issue:

- Identification Card Redesign
- BCBSD Earns Positive Feedback from Stakeholders
- New Look for *Delaware Blue*
- Readership Survey
- No Authorization List for IPA and POS Plans Expanded
- BCBSD's Customer Portal
- Massachusetts Health Care Reform Act Reporting Updates



BlueCross BlueShield of Delaware

## No Authorization List for IPA and POS Plans Expanded

To improve efficiency and member satisfaction, BCBSD has changed the requirements for prior authorizations to many specialists for members covered by an Independent Practice Association (IPA) or Point-of-Service (POS) plan.

BCBSD added the following 13 specialists to the existing list of those who do not require a prior authorization for consultations and in-office treatments, provided the member receives care from a doctor who is in the BCBSD network:

- ◆ Allergists
- ◆ Endocrinologists
- ◆ Gastroenterologists
- ◆ General Surgeons
- ◆ Infectious Disease Specialists
- ◆ Neurological Surgeons
- ◆ Neurologists
- ◆ Orthopedic Surgeons
- ◆ Otolologists/Rhinologists/Laryngologists (Otolaryngologists) [ENTs]
- ◆ Pain Management Specialists
- ◆ Physical Medicine and Rehabilitation Specialists
- ◆ Rheumatologists
- ◆ Vascular Surgeons

For a list of all 26 specialties that do not need an authorization from a network Primary Care Physician (PCP) for service, please go to the *Employers* section of [bcbsde.com](http://bcbsde.com), select *Form Downloads* and then click on *No Prior Authorization Specialties for IPA/POS Plans* under *Miscellaneous Forms*.

**A prior authorization is still required for specialists or specialty groups not on the list. Your employees also need an authorization to see out-of-network providers or have services performed outside of an in-network provider's office (such as surgery performed in a hospital). Please refer your employees to their benefits materials for more details.**

*Preexisting condition limitations, if applicable, will apply and, as always, claims will be adjudicated based on the member's specific benefits plan.*

## BCBSD's Customer Portal

The *Customers* section of [bcbsde.com](http://bcbsde.com) has been redesigned to better serve your employees' needs — by making it easier to find the information they want. The new design includes a customized benefits section to show registered users their personal coverage information, as well as sections for resources, tools and news updates. Your employees can easily register to use [bcbsde.com](http://bcbsde.com), by visiting the *Customers* section, clicking on *Not Yet Registered* under the login box and having their member ID cards handy to input their ID numbers. Passwords are sent automatically and immediately by email.

In addition to personalized benefits information, your employees can use this site to learn how to improve their health and well-being while managing their health care dollars. For example, by visiting the *BluePrints for Health* tab of the *Customers* section of [bcbsde.com](http://bcbsde.com), and clicking on *Education*, your employees can access free tools and information, including:

- ◆ A downloadable **Health Tracker Tool**, which can help your employees track their height, weight, blood pressure, blood sugar, cholesterol and body mass index numbers after each doctor visit, and provides a list of questions they can ask their doctors to learn more about their health
- ◆ A **Preventive Guideline Checklist**, which can help your employees learn what preventive tests and screenings are recommended, based on age and gender
- ◆ The **Hospital Comparison Tool\***, which provides your employees with the ability to search and compare the success rates of specific procedures at hospitals throughout the country. Hospitals can be compared by performance factors such as length-of-stay, the number of procedures performed, and complication and mortality rates.

The *Customers* section also includes information about health and wellness program discounts, medical aid units available in Delaware, and general health tips.

\*In states such as Delaware, current data for all patient hospitalizations is not made available for use by non-hospital entities. Medicare data (patients primarily over 65) is available from all 50 states and is useful for comparing hospitals for most diagnoses or procedures; however, some diagnoses or procedures are not available when only using data for patients primarily over 65 — including those categorized as gynecology, mothers and babies, pediatric conditions, and pediatric surgery.

## Massachusetts Health Care Reform Act Reporting Updates

As you may know, the Massachusetts Health Care Reform Act (Act) became effective July 1, 2007. Employers are required to report health plan creditable coverage status before January 31 of each year to their employees who are Massachusetts residents. Reporting is done through *Form MA 1099-HC* and the employees will use that information to complete their income tax forms.

For general information, please visit the Commonwealth Connector page at [mahealthconnector.org](http://mahealthconnector.org).

To assist our employer groups, BCBSD will be providing completed MA 1099-HC forms to all members with addresses in Massachusetts as of December 31, 2008.

Because the Act creates other employer obligations, we recommend that you contact your broker or legal advisor for further information regarding your obligation as an employer.

# BluePrints for Accounts Reader Survey

We appreciate your feedback on our newsletter. After completing this short survey, fold, seal and mail it, or fax it to Melissa Lukach at 302.421.2058. Ten winners will be randomly selected to win a BCBSD flash drive. Please include your contact information below to be eligible for the drawing.

Name: \_\_\_\_\_  
Business Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

1. When are you most likely to read *BluePrints for Accounts*?  
 The day it arrives  
 Within a week of receiving it  
 Within a month of receiving it  
 Rarely/never

4. Do you find the information in *BluePrints for Accounts* helps you in your job?  
 Yes  No

If you don't read *BluePrints for Accounts*, please let us know why:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Are there any topics you would be interested in seeing in a future *BluePrints for Accounts* issue?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. How many of your colleagues within your organization also read *BluePrints for Accounts*? \_\_\_\_\_

6. Do you have any additional comments about *BluePrints for Accounts*?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

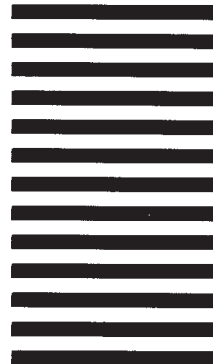
3. Overall, how satisfied are you with *BluePrints for Accounts*?  
 Extremely satisfied  
 Mostly satisfied  
 Somewhat satisfied  
 Neither satisfied nor dissatisfied  
 Somewhat dissatisfied  
 Completely dissatisfied

Thank you!





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