



Welcome to Broker's Paradise™

RBG Tip Sheet Carrier & HIPAA Updates 4.25.16

AETNA

[2016 1-100 Portfolio Benefit Grid](#) - It has been approved! Attached is the updated benefit grid toolkit.

ANTHEM BLUE CROSS

Producer Online News

- **Small Group 2016 Q3 Rates 1-100 Released:** Medical under 3% rate increase compared to Q2. Dental, vision and life products no rate increase.
- **2016 Q3 Mid-Year Portfolio Enhancements:** Anthem has added 8 new plan offerings, and 2 new full network enhancements to provide you with more options and solutions for your new & renewing clients.
- **2016 Select Drug List:** What does it mean for your clients?
- **Disability Coverage** for small groups (10-50) available in California June 1st.
- **Small Group ACE Broker Program:** learn about the program benefits.
- **Small Group Quoting Tool Enhancements** for Dental.
- **Pharmacy Home Program** - Aims to improve safety, coordinate care and curb prescription drug abuse.

BLUE SHIELD OF CA

Dental - Enhanced Triple Choice Options (reminder):

- Groups purchasing medical & dental have the most flexibility when pairing a PPO, INO and HMO plan (or 2 PPO's + 1 HMO or 2 INO's+1 HMO) . [See flyer, BSC dental plans for 1-100.](#)
- Groups purchasing just dental can select any 2 HMO's+1 PPO, 2 HMO's + 1 INO, or any 3 HMO's. [See standalone submission guidelines.](#)

UNITED HEALTHCARE

Broker Connection:

- View the latest prescription drug list updates. [PDL Tracker](#)
- Learn about the RX Mail Service changes that take effective 7/1/2016 for new and renewing groups. [Mail Service Member Select Program](#). **If participants take no action, they may be responsible for 100% of the cost of the maintenance medication.** Members are automatically enrolled in the program if they are prescribed certain maintenance medications. They may choose to transfer their prescription(s) to the Mail Service pharmacy or opt out and continue filling these prescriptions at a retail pharmacy. Various communications will be provided to members, view the sample letters:
 - [Announcement Letter](#)
 - [First Trigger Letter](#)
 - [Second Trigger letter](#)

Other UHC Mail Order Pharmacy Benefits Flyers:

- [Mail Order Pharmacy Benefits Flyer](#)
- [Disenroll Instructions](#)

HIPAA NEWS

If your group uses CONEXIS as their TPA, they may have received a compliance notice that indicates that U.S. Department of Health & Human Services (HHS) will begin Phase 2 of HIPAA audits later this year. Only "covered entities" and "business associates" are potentially subject to the audit. [View the CONEXIS compliance Update.](#)

Logically, the next logical question is "Who/What is a covered entity?" Below is a quick review.

[What are the categories of "covered entities"?](#)

1 - A Health Care Provider, 2 - A Health Plan, and 3 - A Health Care Clearinghouse

[Is an employer, or a plan offered by an employer, considered a covered entity?](#)

View an easy-to-use questions and answer decision tool. Generally, self-insured health plans that cover more than 50 participants are considered "covered entities".

Not up to date on what HIPAA is all about? Visit [CA Department of Health Care Services](#) for a quick review of the various components that fall under HIPAA regulations.

HIPAA is the acronym for the Health Insurance Portability and Accountability Act that was passed by Congress in 1996. HIPAA does the following:

- Provides the ability to transfer and continue health insurance coverage for millions of American workers and their families when they change or lose their jobs;
- Reduces health care fraud and abuse;
- Mandates industry-wide standards for health care information on electronic billing and other processes; and
- Requires the protection and confidential handling of protected health information

Have questions? Email us at Sacramento@rogersbenefit.com

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