

BlueNotes

 for Producers

November 27, 2013

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NEW BLACK AND WHITE ADVERTISEMENT AVAILABLE

With the annual enrollment period (AEP) nearing its end, take advantage of the new customizable black and white ad!

The new ad is an easy-to-use customizable template that allows producers to insert the following information, as needed:

- Agency name
- Agency phone number
- Free BCBS seminar information such as date, time and location

It is also customized to reflect state-specific:

- MAPD monthly premium cost
- MAPD monthly deductible cost
- BCBS customer service phone number

Access your ad below (ads for Illinois and Texas will be forthcoming):

- **New Mexico – Affordable Headline**
- **New Mexico – U Can Pay Headline**
- **Oklahoma – Affordable Headline**
- **Oklahoma – U Can Pay Headline**

The ads will also be available on Blue Access for Producers (BAP).

REMIND BLUE CROSS MEDICARE ADVANTAGE PLANS OFFER HEALTHWAYS SILVERSNEAKERS^{®†} FITNESS PROGRAM

Medicare Advantage members are automatically eligible for enrollment in SilverSneakers at no additional cost. The nation's leading well-being program is designed exclusively for people with Medicare and concentrates on improving members' overall health.

SilverSneakers benefits include:

- Free basic fitness membership with access to more than 11,000 fitness locations nationwide, including all amenities
- SilverSneakers low-impact classes designed to improve strength, balance and range of movement
- Program-related social activities and health education events
- Guidance from dedicated fitness staff
- SilverSneakers[®] Steps for members who can't get to a fitness location, with a choice of general fitness, strength, walking or yoga kit for fitness at home or on the go

REMIND CLIENTS ABOUT BLUE ACCESS FOR MEMBERS

Blue Access for Members (BAM) is the most efficient way for Blue Cross MedicareRxSM and Blue Cross Medicare Advantage members to find information on claims, coverage and more. It's as simple as logging into BAM to find plan needs, such as:

- Claims status
- Prescription drug coverage
- Deductible summaries
- Forms

Pharmacy Billed Amount	Paid by Plan	Your Responsibility
\$720.62	\$472.47	\$248.15

If members also have a Blue Medicare Supplement insurance plan, their claims status for both plans will be available. If your clients haven't registered for BAM yet, they can do so easily by clicking on "Already a Member?" on their BCBS state website and choosing a username and password. Encourage them to sign up to take advantage of the BAM benefits.

CERTIFICATION DEADLINE FOR RENEWALS APPROACHING

Please complete all PDP/MAPD certification requirements by the renewal deadline of Friday, December 6, 2013. This deadline affects any current renewals from 2009 through 2013. Failure to certify by December 6 will result in all renewals being lost. The 2014 certification will reopen on Monday, January 6, 2014 for all producers who wish to sell the PDP and MAPD products for the 2014 calendar year.

2014 PLAN RATINGS RELEASED BY CMS

We are pleased to announce that our 2014 Blue Cross MedicareRx plan rating is four stars. Here is a copy of the [2014 ratings](#). (The ratings flier will be inserted into sales kits.)

REMINDER ABOUT SECRET SHOPPERS

Is the person at the other end of the phone or sitting in your presentation an HCSC or CMS Secret Shopper? If so, how should you behave? Should you change your style, your pitch, your attitude? Does it really matter?

Yes! It does matter. Each client should be treated with respect and dignity, whether it leads to a sale or not. It is in your best interest to be especially professional, knowledgeable, patient, and respectful to everyone, even if you suspect they are a secret shopper.

HCSC supports protecting Medicare beneficiaries from fraud. Secret Shopping, a CMS requirement in overseeing producer activities, is a common, broad-based and necessary compliance tool in our efforts to keep our clients safe from fraudulent practices. Producers who adhere to Medicare sales and marketing guidelines and act with integrity needn't worry about having a conversation with anyone asking questions.

Pick up the phone and talk – regardless of “out of area” appearing on your caller ID. Not all calls should be construed as questionable based on an area code. There are many explanations why you may receive calls from area codes that are unfamiliar or seemingly outside of your market.

Treat all callers the same – there is no need to go into “attack mode” on clients you suspect may be Secret Shoppers. Proceed with the call or appointment as you would for every interaction. That is the expectation. Most findings against producers occur when they become defensive, suspicious and/or uncooperative. Remember, you may be talking to a legitimate client! Treat every prospect as you would like to be treated.

If you suspect a secret shopper - see it as an opportunity to demonstrate how professional, likeable, accurate, and informative you really are. Center the conversation on the reason for the inquiry. Secret shoppers are not wasting your time or preventing you from talking to "real" prospects that could lead to a sale. They are an effective and necessary safeguard that ensures beneficiaries and taxpayers alike are being provided with factual and compliant information.

FORMULARY UPDATE: CHANGES FOR OCTOBER 2013

The summary of changes to the Blue Cross MedicareRx and Blue Cross Medicare Advantage formularies for October 2013 are now available on our Formulary Search Tool on the Blue Cross MedicareRx and Blue Cross Medicare Advantage web pages.

MAPD Formulary Changes:

- **Illinois**
- **New Mexico**
- **Texas**

PDP Formulary Changes:

- **Illinois**
- **New Mexico**
- **Oklahoma**
- **Texas**

Blue Cross MedicareRx (PDP)[®]

Blue Cross MedicareRxSM
2014 Formulary List of Covered Drugs

PLEASE READ:
THIS DOCUMENT CONTAINS INFORMATION ABOUT THE DRUGS WE COVER IN THIS PLAN.

This formulary was updated on 08/14/2013. For more recent information or other questions, please contact Blue Cross MedicareRx Customer Service at 1-888-285-2249 or, for TTY/TDD users, 711, 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays, or visit mybluepdp.com.

Note to existing members: This formulary has changed since last year. Please review this document to make sure it still contains the drugs you take.

Y008_MRK_TMP_PDFMVC14 Approved 08/13/2013 725732.09/13

Blue Cross Medicare Advantage[®]

Blue Cross Medicare Advantage (PPO)SM
2014 Formulary (List of Covered Drugs)

PLEASE READ:
THIS DOCUMENT CONTAINS INFORMATION ABOUT THE DRUGS WE COVER IN THIS PLAN.

HPMS Approved Formulary File ID: 00014260, Version 6

This formulary was updated on 08/14/2013. For more recent information or other questions, please contact Blue Cross Medicare Advantage Customer Service at 1-877-774-8592 or, for TTY/TDD users, 711, 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays, or visit www.mybluemapd.com.

Note to existing members: This formulary has changed since last year. Please review this document to make sure it still contains the drugs you take.

HD107_MRK_TMP_MARFMR14 Accepted 10/12/13 305109.09/13

Updates on our web pages are cumulative (year-to-date) and list of changes may vary by state.

SALES EVENTS: REPORT BY DECEMBER 15

Remember, your Sales Events Report for the next month is always due to us by the 15th of the previous month. Your report for January events is due to us by December 15.

Remember, agents and producers must be present and must arrive on time, unless the event was cancelled in advance and CMS was notified of the cancellation.

You must inform us of any changes or cancellations as soon as possible by sending an email to bmrquestions@bcbsil.com with the subject line "SALES EVENT CHANGE." Please be as specific as possible about the changes or cancellation, and provide contact information, should we have any questions.

Click on the Medicare tab on Blue Access for Producers to fill out the Sales Event Report.

The screenshot shows the 'Sales Event Reporting Form' interface. At the top, there are navigation links for 'Home', 'Medicare Products', and 'Sales Event Reporting'. A user profile section on the right shows 'User Profile', 'Password Manager', and 'Logout' with the text 'Welcome, TXBAP Test'. A left sidebar contains a 'Producer Home' menu with items like 'Products and Forms', 'Marketing and Sales', 'Training and Administration', and 'Legislative Updates'. Below this is a 'Go To:' section with a 'blueaccess for Employers' logo and a 'Find a Doctor' search box. The main content area is titled 'Sales Event Reporting Form' and contains instructions: 'In order to provide the Centers for Medicare & Medicaid Services (CMS) with the most accurate and updated information regarding all sales events, please review the following prior to completing the form.' It lists three reporting requirements: 1) Report new events by the 15th of the prior month (e.g., April event date should be reported no later than March 15). Updates to previously reported events should be reported 72 hours prior to the event date (e.g., changes to a May 15 event date should be reported no later than May 12). 2) Confirm event meets the CMS definition of marketing/sales events: The range of information provided (e.g., benefits, premiums, network), The way in which that content is presented to the Medicare beneficiary, The ability to collect applications and enroll Medicare beneficiaries during the event. If your event encompasses even one of these criteria, it must be reported as a sales/marketing event. 3) Categorize the event "TYPE" as formal or informal. Review the definitions below to determine the type of event you are hosting, then include the category in the Event Type field. FORMAL marketing/sales events are typically structured in an audience/presenter style with a sales person or plan representative formally providing specific plan sponsor information via a presentation on the products being offered. In this setting, the presenter usually presents to an audience that was previously invited to attend. INFORMAL marketing/sales events are usually conducted in a less structured presentation and/or environment to an audience and/or passerby. They typically utilize a table or kiosk manned by a plan sponsor representative who can discuss the merits of the plan's products. The form includes sections for 'Broker Information' with fields for 'Broker and Agency', 'Broker ID', 'Broker Email Address', 'Broker Phone Number', and 'Agency ID (If applicable)'. The 'Event Details' section includes a 'Blue Medicare Product' dropdown, 'Event Name', 'Event Type' (Formal/Informal radio buttons), 'Event Date' (mm/dd/yyyy), 'Event Time' (hh:mm AM/PM), and 'Event Contact'.

SM Service Mark of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans

[®] Registered Service Marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans

[†] SilverSneakers[®] is a registered mark of Healthways, Inc. Healthways SilverSneakers[®] Fitness Program is a wellness program owned and operated by Healthways, Inc, an independent company.

Blue Cross MedicareRx is a prescription drug plan provided by HCSC Insurance Services Company (HISC), an independent licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC's plan depends on contract renewal.

In Illinois, plans are available in Cook, DuPage, Kane and Will counties.

In New Mexico, plans are available in Bernalillo, Cibola, Guadalupe, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Socorro, Tarrant, and Valencia counties.

In Oklahoma, plans are available in Canadian, Cleveland, Comanche, Garfield, Grady, Lincoln, Logan, McClain, Oklahoma, and Pottawatomie counties.

In Texas, plans are available in Bastrop, Burnet, Caldwell, Collin, Dallas, Denton, Fayette, Fort Bend, Harris, Hays, Lee, Montgomery, Tarrant, Travis and Williamson counties.

Blue Cross Medicare Advantage HMO and HMO-POS plans in Illinois and New Mexico and PPO plans in Montana, New Mexico, and Oklahoma are provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). Blue Cross Medicare Advantage PPO plans in Texas are provided by HCSC Insurance Services Company (HISC). Blue Cross Medicare Advantage HMO and HMO POS plans in Oklahoma are provided by GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs). HCSC, HISC, and BlueLincs are independent licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and BlueLincs are Medicare Advantage organizations with a Medicare contract. Enrollment in HCSC's, HISC's, and BlueLincs' plans depends on contract renewal.