



Solutions for Small Groups | 2016





*For more than 80 years, Louisianians have trusted their health insurance needs to Blue Cross and Blue Shield of Louisiana. As the leading health insurer in the state, we take our mission of improving the health and lives of Louisianians to heart.*

*We are here to help you protect your employees' health and that of their loved ones — and provide peace of mind. With eight offices located around the state, we're always ready to serve you. The best employees consistently rate health insurance as one of the most influential factors in deciding where to work. Let us help you attract and keep the best employees.*

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If there is any discrepancy between the information in this brochure and the policy, the policy prevails. Premium will vary with the level of benefits chosen. For complete information, please refer to the policy.

Benefits are based on allowable charges. Allowable charge is defined as the lesser of the billed charge or the amount established or negotiated by Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc. as the maximum amount allowed for all provider services covered under the terms of the policy.

Notice: Healthcare services may be provided to you at a network healthcare facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of any fees for those out-of-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles and non-covered services.

Specific information about in-network and out-of-network facility-based physicians can be found at [www.bcbsla.com/hbp](http://www.bcbsla.com/hbp) or by calling the customer service phone number on your ID card.

# Healthcare Reform: What Does it Mean to Small Groups?

Healthcare changed when the Affordable Care Act (ACA) – also known as healthcare reform – went into effect in 2010. Here’s what you need to know:

## **1. The definition of a Small Group Employer is 1-50 employees.**

In 2015, a bill was passed in Congress which gave states the authority to choose the definition of a “small employer.” In Louisiana, the definition of a “small employer” is 1-50 employees, based on your group’s Medical Loss Ratio (MLR) count.

## **2. The Employer Mandate may apply to you.**

Employers employing at least a certain number of people (generally 50 full-time employees or a combination of full-time and part-time employees that equate to 50 full-time equivalent employees) will be subject to the Employer Shared Responsibility Requirement– also known as the “Employer Mandate” or “pay or play” provisions. Under these provisions, applicable large employers (ALEs) must either offer minimum essential coverage that is “affordable” and that provides “minimum value” to their full-time employees and their dependents, or potentially face fines.

## **3. The Small Business Health Options Program (SHOP) is available.**

The SHOP Marketplace is open to employers with 50 or fewer full-time equivalent employees (FTEs). If you have fewer than 25 employees, you may qualify for tax credits if you buy insurance through SHOP.

## **4. The Medical Loss Ratio for small groups is 80%.**

Medical Loss Ratio is the percent of premiums an insurance company spends on claims and expenses that improve health care quality. As a small group, you can rest assured that 80% of your premium contributions are going directly to your group’s medical care.

# What All Plans Cover

All Small Group Blue Cross health insurance plans meet the rules set by the healthcare reform laws. Any plan you offer your employees will include these key benefits:

## Essential Health Benefits

- **Office visits**  
A visit to a clinic or physician's office.
- **Prescription drugs**  
Drugs prescribed by a doctor to treat an acute illness, like an infection, or an ongoing condition, like high blood pressure.
- **Preventive and wellness services and chronic disease management**  
These services include routine physicals, screenings, and immunizations. Chronic disease management is an integrated approach to manage an ongoing condition, like asthma or diabetes.
- **Hospitalization**  
Care you receive as a patient in a hospital.
- **Emergency services**  
Care for conditions which, if not immediately treated, could lead to serious disability or death.
- **Lab tests, blood work, X-rays**  
Testing blood, tissues, etc. from a patient to help a doctor diagnose a medical condition and monitor the effectiveness of treatment.
- **Maternity and newborn care**  
Care provided to women during pregnancy and during and after labor; care for newly born children.
- **Mental health care and substance abuse disorder services, including behavioral health treatment**  
Care to evaluate, diagnose and treat mental health and substance abuse issues.
- **Pediatric dental and vision services**  
All plans include benefits for annual pediatric eye exams, glasses, dental exams, cleanings, fluoride treatment, fillings and oral surgery.
- **Rehabilitation services and devices**  
Services and devices to help people with injuries, disabilities or chronic conditions gain or recover mental and physical skills.
- **Contraceptive coverage**  
Contraceptive methods and counseling for all women, as prescribed by a health care provider.

*\*Certain limitations and exclusions apply.*



## **Preventive and Wellness Benefits**

Preventive and wellness services are covered at 100% when your employees go to a provider in network. These covered services include annual exams, colonoscopies, mammograms and more. See [www.bcbsla.com/preventive](http://www.bcbsla.com/preventive) for a full list of services that are covered.

## **No Lifetime Maximums**

There are no lifetime dollar maximums on any Blue Cross medical plan.

## **Prescription Drug Benefits**

Prescription drugs are a regular medical expense for many people, and are the most-used part of any health insurance plan. Prescription benefits are managed by Express Scripts\* and include:

- A broad nationwide pharmacy network
- A specialty pharmacy network
- A mail order program

*\*Express Scripts, Inc. is an independent company that provides pharmacy benefit management service to Blue Cross and Blue Shield of Louisiana.*

*Certain prescription drug limitations and exclusions apply. Please refer to your contract booklet for more information.*

# Why Choose Blue?

We are committed to offering value with our health insurance plans. Your covered employees can take advantage of innovative health programs focused on keeping them well. Plus, they will have access to value-added wellness programs and exclusive discounts on wellness services such as gym memberships, spas and more.

## Quality Blue Primary Care

We work with primary care doctors around the state to help your employees get the best care possible. Through our Quality Blue Primary Care (QBPC) program, we share data and information with doctors enrolled in our program that help them deliver focused care. This program is already getting great results for patients, particularly those with chronic conditions.

### What is better with Quality Blue Primary Care?

- **Health coaching**

If your employees have a condition such as high blood pressure, diabetes, heart disease or chronic kidney disease, they can receive helpful calls and extra attention from our Blue Cross nurses between doctor's appointments to help them stay healthy.

- **Lower or free copays!**

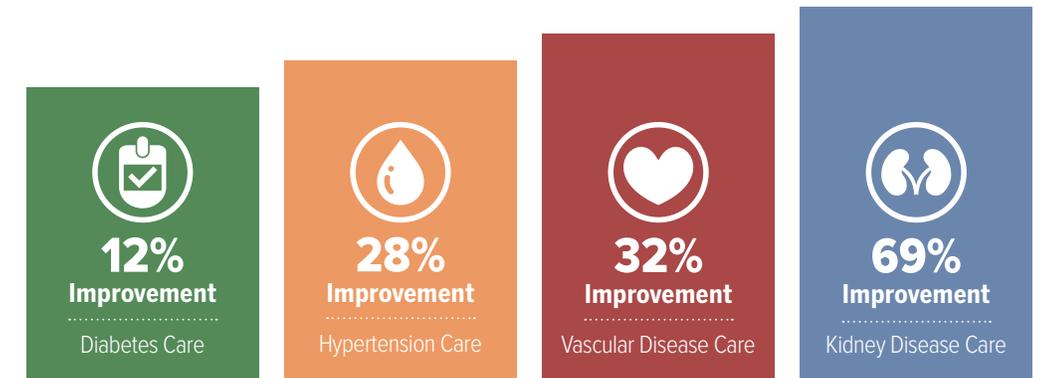
If you or your employee's doctor is in the Quality Blue Primary Care program and the selected health plan has a copayment for primary care doctor visits, the copayment could be reduced or waived for office visits with doctors/nurse practitioners.

QBPC is part of any Blue Cross member's benefits. Check out [www.bcbsla.com/myQBPC](http://www.bcbsla.com/myQBPC) to learn more about how this program helps your employees.

### Which doctors participate in Quality Blue Primary Care?

QBPC participants currently include major health systems such as Baton Rouge General Physicians Group, The Baton Rouge Clinic, Ochsner Health System, Gulf South Quality Network, Shreveport Family Doctors and others. Look up doctors' names in our directory at [www.bcbsla.com/findcare](http://www.bcbsla.com/findcare). QBPC doctors have a blue **Q** next to their names.

## QBPC Is Already Getting Better Health Results



Source: QBPC Quality Measures data from January through October 2014

## Care Management

We offer care management programs to help members with chronic conditions or serious injuries such as diabetes, heart disease, and chronic lung conditions like asthma. If you or your employees have any of these conditions, these programs help you move through the medical system and get the best possible care in a timely manner.

## BlueCare: Greater Access Through Telemedicine

BlueCare makes it easy and convenient to get care with virtual, online doctor visits through a partnership with American Well\*. Your employees can “meet” with a doctor anytime and anywhere, without having to drive to a clinic.

- BlueCare appointments take place using a home or office computer, smartphone, tablet or other internet-accessible device.
- A doctor or clinician can review medical information, speak with and see patients and even prescribe certain medications if needed.

Download the [BlueCare app](#) to mobile devices by visiting [www.BlueCareLA.com](http://www.BlueCareLA.com).

*\*American Well is an independent company providing telehealth services to Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc. members.*



## Blue365®

Blue365® offers discounts on health and wellness resources, 365 days a year. Blue Cross and HMO members enjoy special discounts on many services, such as:

- Gym memberships
- Diet programs
- Sports clothing and shoes
- Eye care
- Elective procedures (ex. LASIK)
- Hearing aids

Register for an online account at [www.blue365deals.com/BCBSLA](http://www.blue365deals.com/BCBSLA) to access these exclusive discounts!

**Reebok**

*jenny*  
CRAIG

**DAVIS VISION**  
EYECARE REFRAMED™

Nutri**system**®

*healthways fitness your way*

**Sprint**

**Belton**e

**Tru**Hearing

QualSight<sup>®</sup> **LASIK**

## Ancillary Solutions

We offer a full suite of employee benefits that are among the best in the market today. We will work with you to develop complete and competitive benefit packages, which can include Life Insurance, Disability Insurance, Vision and Dental Insurance. You have the option to bundle ancillary employee benefits with your high-quality health and wellness benefits.

## The BlueCard® Program

Healthcare benefits travel with you wherever you go – across the country and around the world. BlueCard® is a national program that allows your employees to receive healthcare services while traveling or living in another Blue Plan's service area. The program links participating healthcare providers with the independent Blue Plans across the country and in more than 200 countries and territories worldwide through a single electronic network.

- With Blue *Max* and Blue*Saver*, if your employee goes to a PPO provider in another state or country, the plan will pay in-network as if he or she were at home.
- With Blue Point-of-Service, unless it is emergency care, care obtained outside your Louisiana HMO network will be paid at the out-of-network benefit level.

## GeoBlue®: Products for the Unique Needs of International Travelers

GeoBlue products are international health plans designed to help business travelers and leisure travelers access trusted doctors and hospitals across 180 countries. Group plans are available for U.S. citizens who live or travel abroad.

GeoBlue offers service such as:

- Live customer service open 24 hours a day, seven days a week, 365 days a year.
- Worldwide community of English-speaking physicians trained in western medicine.
- A GeoBlue global health coordinator to schedule doctor appointments, guarantee payments for cashless access to care, and arrange for any necessary follow-up treatment.
- Mobile tools to help members decide what level of care to seek and help quickly identify the best and most convenient options.
- To view all of the GeoBlue plans visit [www.bcbsla.com/geoblue](http://www.bcbsla.com/geoblue).

# How Your Plan Works

## Your Employee's Cost Share

These commonly used terms may be helpful to share with your employees to assist them with understanding their health plan.

- **Copayments**

If the plan has a copayment, this means there is a set dollar amount, or flat fee, for some kinds of care, such as at your doctor's office or pharmacy. The copayment will be a lower amount for a primary care doctor and higher for specialists.

- **Deductibles**

If a plan is chosen with a deductible, this amount must be paid up front before insurance pays for care. If the plan also has copayments for certain services, these copays will not count towards the deductible. The plan will also have a separate out-of-network deductible.

- **Coinsurance**

Once the deductible has been met, there is a set percentage, or coinsurance, for your care. The lowest coinsurance amount will be paid when your employees stay in-network for care.

- **Maximum Out-of-Pocket**

What is paid toward medical and pharmacy deductibles, copayments and coinsurance applies to the maximum out-of-pocket. Once the maximum out-of-pocket has been paid, insurance will pay 100% of the cost of covered care for the remainder of the calendar year. A separate out-of-pocket-max will apply for services received out of the network.

## Your Plan's Network Coverage

Blue Cross and Blue Shield of Louisiana has one of the largest doctor and hospital networks in the region. This means your employees have access to the care needed at a lower price. In order to get the most out of their health plan and keep costs as low as possible, it's important that your employees get care from a provider in the network.

It's easy to look up doctors and hospitals in the network. Just go to [www.bcbsla.com/findcare](http://www.bcbsla.com/findcare) and choose your plan's network directory.

## Your Prescription Drug Coverage

Prescription drug benefits are included in all plans. How much your employee pays depends on the plan chosen and the drug purchased. The plan may also have a separate drug deductible. Prescription drug benefits are managed by Express Scripts.\*

Some health plans have a four-tier copayment structure for prescription drugs.

Tier	Description	Depending on the plan you buy, the amount you pay for a 30-day supply will be either: -OR-	
1	<b>Value Drugs</b> - Primarily generic drugs (and certain brand-name drugs)	\$7	\$15
2	<b>Preferred Brand Drugs</b> - Selected for this tier based on clinical effectiveness and safety.	\$30	\$40
3	<b>Non-Preferred Brand/Generic Drugs</b> - Primarily generic brand-name drugs that may have therapeutic alternatives as a Tier 1 or Tier 2 drug, although some generic drugs may fall into this category. Covered compounded drugs are included in this tier.	\$70	\$70
4	<b>Specialty Drugs</b> - High-cost brand-name or generic drugs and biotechnology drugs that are identified as specialty drugs.	10% of cost of drug, up to a \$150 max, per fill	10% of cost of drug, up to a \$150 max, per fill

Other plans have a two-tier structure, where a coinsurance amount will apply once the medical deductible is met.

Tier	Description	Depending on the plan you buy, the amount employees will pay for a 30-day supply after deductible will be either: -OR-    -OR-    -OR-    -OR-    -OR-					
1	Generic Drugs	0%	0%	0%	20%	30%	40%
2	Brand-name Drugs	0%	20%	40%	40%	50%	60%

\*Express Scripts is an independent company that provides pharmacy benefit management services to Blue Cross and Blue Shield of Louisiana.

# Your Choice of Products

## Group Care PPO

- A comprehensive health plan offered statewide, with extensive coverage for your peace of mind.
- **Several copayment, coinsurance and deductible plan options to meet your needs.**
- A four-tier copayment structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the **Preferred Care PPO network**.

## BlueSaver

- A qualified high-deductible health plan, which means you can put tax-free money in a Health Savings Account (HSA) that will help you pay your deductible and your share of covered medical expenses.
- **Several deductible and coinsurance options are available to meet your needs; no copayments apply.**
- A two-tier coinsurance structure applies for prescription drugs. Once your medical deductible is met, the amount of your coinsurance depends on the plan you buy.
- Accesses the **Preferred Care PPO network**.

## Blue Point of Service

- Offered through our subsidiary, HMO Louisiana, Inc. These plans are now available statewide.
- You pay a set copayment for most benefits when you get care from a network provider.
- A four-tier copayment structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the statewide **HMO Louisiana network**.

## Premier Blue

- Premier Blue is the broadest coverage offered by the Cross and Shield.
- **Several copayment, coinsurance and deductible plan options to meet your needs.**
- A four-tier copayment structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the **Preferred Care PPO network**.

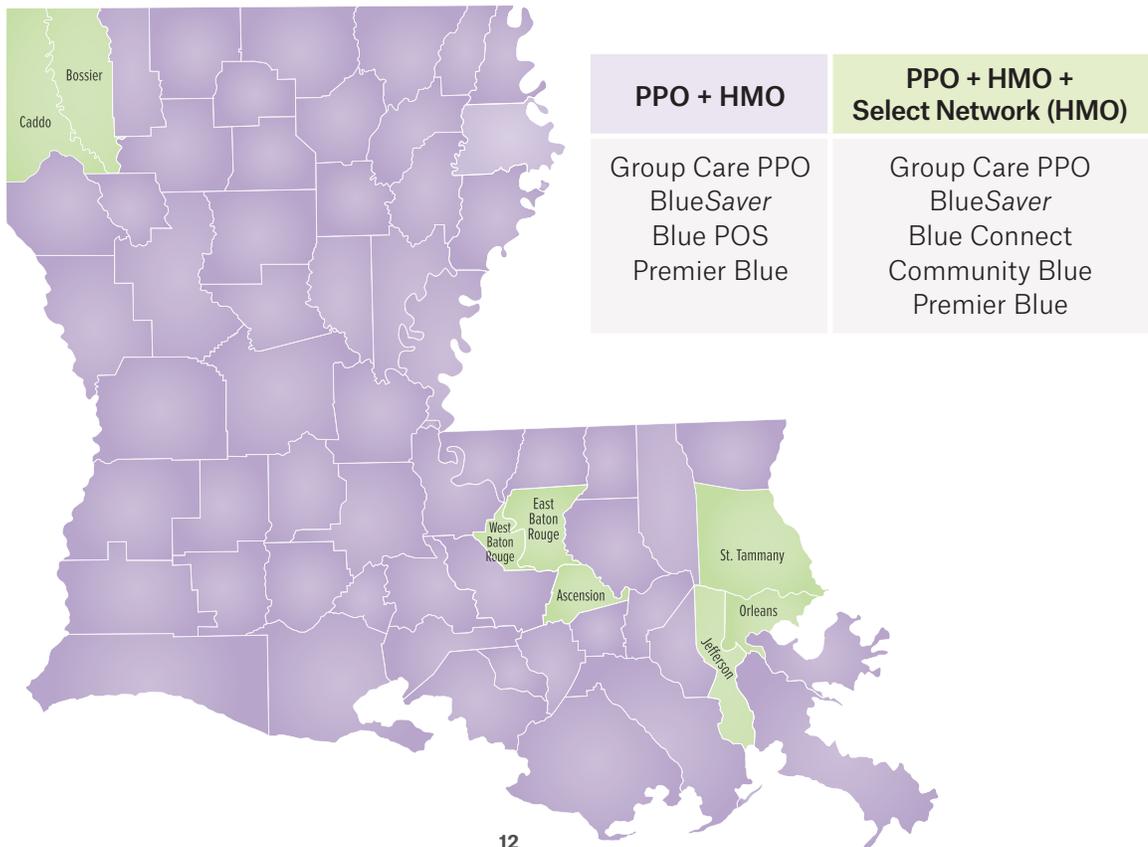
## Select Network Plans (Community Blue and Blue Connect)\*

- Our select network plans may be a good fit for you if you want to pay less each month for your premium, have reviewed the provider directory and are willing to see doctors, clinics and hospitals in your network, and want waived copays for your office visits with a Quality Blue Primary Care doctor.
- Several copayment, coinsurance and deductible plan options to meet your needs.
- A four-tier copayment structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses either the **Community Blue** (Baton Rouge and Shreveport communities) **or Blue Connect** (New Orleans communities) **network**.

\*Please refer to our separate Community Blue and/or Blue Connect brochures for more information.

## 2016 Products by Area

### Find the Products Available to You



# Small Business Funding Solutions

## **Simplified • Aggregate Protection • Self-funded**

Blue Cross' Small Business Funding Solutions is an exclusive aggregate-only, stop-loss product. We simplify the self-funding process by covering all eligible claims under a single aggregate attachment point. When you choose Small Business Funding Solutions you don't need separate, specific stop-loss coverage.

### **Features**

- No separate specific stop-loss
- Fully funded monthly
- Client retains aggregate surplus
- Monthly accommodation
- Terminal liability
- Unlimited maximums available
- Standard plan designs

### **Self-funded vs. Fully Insured**

Under traditional fully insured arrangements, groups generally pay a fixed premium cost per class of coverage each month and nothing more. Likewise, self-funded groups generally pay a fixed cost per class of coverage each month, but must also fund monthly claims payments along with funds for unexpected claims fluctuations. Small Business Funding Solutions offers groups the simplicity of the monthly fixed premium payments fully insured groups enjoy, while allowing the advantages of being a self-funded group, such as:

- Retention of year-end claims account balance
- Lower administrative cost structure
- Full access to plan's claims experience
- Federal ERISA preemption of state mandates

Contact your broker or regional office representative if you're interested in Small Business Funding Solutions.

## Online Convenience for Members

Members can log in or register for an online account at [www.bcbsla.com](http://www.bcbsla.com), where they can:



- **Take a Personal Health Assessment**  
Learn risks, get access to a personalized action plan, and plan for a lifetime of good health.
- **Get Wellness Discounts**  
Find Blue365® discounts on gym memberships, workout clothes, diet programs, Lasik surgery and more.
- **Manage Their Account**  
Request an ID card, change contact information, view claims data and more.
- **Get Their Personal Health Record**  
Store and organize important health information in a secure, password-protected online record.

## Mobile Is the Way to Go

Downloading our app on an iPhone or Android will provide healthcare information at your fingertips!



- **Find a Doctor**  
Find urgent care, locate a doctor or hospital, get directions, and save locations to any doctor or hospital.
- **View Your Claims**  
See all of your important health information, like your costs and balances and benefits.
- **Contact Us**  
Submit a question about claims or benefits on our mobile app. You can also get maps and directions to any of our local offices, or talk to a Customer Service representative.

# We're Here to Help

With Blue Cross and Blue Shield of Louisiana, you'll have the support you need to protect every day.



## Broker

Get personal assistance from your broker, who can answer your questions, help you choose the plan that's right for you, and guide you through the enrollment process – at no cost to you! Don't have a broker? Give us a call and we can connect you with someone to help.



## Online Solutions through AccessBlue

AccessBlue, our secure online portal, lets you manage your group plan with the click of a mouse. Simply visit [www.bcbsla.com](http://www.bcbsla.com) and click on AccessBlue to get started.



## By Phone

8 a.m. - 5 p.m., Monday through Friday  
**1 (800) 495-BLUE (2583)**



# Small Employer Notices

## Change in Premium Amount

Premiums for this Benefit Plan may increase after the Group's first twelve (12) months of coverage except when premiums may increase more frequently as described in the following paragraph. We will give Group forty-five (45) days written notice of any change in premium rates. We will send notice to the Group's latest address shown in Our records. Any increase in premium is effective on the date specified in the rate change notice. Continued payment of premium will constitute acceptance of the change.

Your premiums are subject to change if any of the following events occur, including but not limited to: (1) the addition of a newly covered person; (2) the addition of a newly covered entity; (3) a change in age or geographic location of any individual insured or policyholder; (4) or a change in the policy Benefit level from that which was in force at the time of the last rate determination. An increase in premium will become effective on the next billing date following the effective date of the requested change. Continued payment of premium will constitute acceptance of the change.



## **Group Rates**

As of Jan. 1, 2014, the Affordable Care Act imposed new government taxes and fees, new benefits and new rating calculations.

Federal law only allows members to be rated according to the following factors within a benefit plan design:

- Geographic location
- Family composition
- Age
- Tobacco use

## **Renewability of Coverage**

Company may terminate this Benefit Plan if any one of the following occurs:

- Group commits fraud or makes an intentional misrepresentation.
- Group fails to comply with a material plan provision, including, but not limited to provisions relating to eligibility, employer contributions or Group participation rules. Termination for a reason addressed in this paragraph will be effective after Group receives sixty (60) days written notice as described below.
- In the case of Network plans, there is no longer any enrollee under the Group benefit plan that lives, resides or works in the service area of the Company or in the area for which the Company is authorized to do business.
- Group's coverage is provided through a bona fide association and the employer's membership in the association ends.
- Company ceases to offer this product or coverage in the market.





## Regional Offices

### Alexandria

**318-442-8107**

4508 Coliseum Boulevard, Suite A  
Alexandria, LA 71303

### Baton Rouge

**225-295-2527**

5525 Reitz Avenue  
Baton Rouge, LA 70809-3802

### Houma

**985-853-5965**

1437 St. Charles Street, Suite 135  
Houma, LA 70360

### Lafayette

**337-593-5727**

5501 Johnston Street  
Lafayette, LA 70503

### Lake Charles

**337-480-5315**

219 West Prien Lake Road  
Lake Charles, LA 70601-8450

### Monroe

**318-398-4955**

2360 Tower Drive, Suite 102  
Monroe, LA 71201

### New Orleans

**504-832-5800**

3501 North Causeway Boulevard, Suite 600  
Metairie, LA 70002

### Shreveport

**318-795-4911**

411 Ashley Ridge Boulevard  
Shreveport, LA 71106



Information on the most current rating is available at [www.standardandpoors.com](http://www.standardandpoors.com) or by calling Standard & Poor's at 212-438-2400.



Louisiana



HMO Louisiana