

## Your questions answered

**Q: Will you be sending all of us the slides from this presentation?**

**A:** A recording of the webinar is available [here](#). You may skim through the presentation or jump to desired sections as you wish. For more details or information regarding any of the slides, please contact your Blue Shield representative.

**Q: Is the Nov. 15 to Dec. 15 special enrollment for Jan. 1, 2017, effective dates still valid?**

**A:** New group applications received between November 15 and December 15, requesting a January 1 effective date, are eligible for coverage without meeting the minimum participation and contribution requirements. The group must meet all other small group eligibility requirements and the group must meet the minimum participation requirements upon renewal to continue coverage.

**Q: Where do clients access Magellan or Teladoc for mental health services?**

**A:** Magellan mental health services are available to members through [bsc.ontobetterhealth.com](http://bsc.ontobetterhealth.com).

Teladoc services are available through [member.teladoc.com/bsc](http://member.teladoc.com/bsc).

Both portals require the member to register prior to using the service.

Both services have outreach programs directly informing members of what services are available and how to access them.

**Q: What major hospitals are in LA to make TRIO HMO a successful program? Are there more than just two to three medical groups?**

**A:** Earlier this summer, we announced that effective July 1, 2017, Allied Pacific IPA joins our Trio ACO HMO Network in Los Angeles County. Allied brings two new hospitals to our members in this region, including: 1) the San Gabriel Valley Medical Center, and 2) the Garfield Medical Center. We are pleased to increase access to care facilities as well as new physicians to complement our Trio ACO HMO Network. We continue to seek partnerships with hospitals and IPAs that will grow our ACO network and fulfill our mission to ensure all Californians have access to high-quality health care at an affordable price.

**Q: Will member services continue with contractors located in India and the Philippines?**

**A:** We are in the process of bringing all customer service back to the United States with Blue Shield employees as member service representatives. This is a phased transition with a target completion by 2020. Referenced during the Digital Roadshow, all of our Shield Concierge calls are answered by a Blue Shield representative working in one of our California offices. The Shield Concierge model is based on the premise that the team must be co-located in the same area for better efficiency and communication.

**Q: Will Trio members get a free Fitbit?**

**A:** Trio HMO plan subscribers are eligible to receive a Fitbit Zip® activity tracker (valued at \$60 retail) at no additional cost. Subscribers can go to walkadoo.com, set up their account and order the device through the site. Shield Concierge can also help them set up an account and walk subscribers through the process.

**Q: 5% discount on all dental and vision rates?**

**A:** The Bundled Savings discount program only applies to dental and vision when written with or added to Blue Shield medical plans on or after 5/1/17. Life insurance composite rates for groups of 10 or more eligible employees have a 50% discount built into the life rating model for new business.

**Q: Is voluntary life on the horizon?**

**A:** Yes. Currently only our Core accounts segment at Blue Shield (groups of 101+) are eligible to purchase supplemental life insurance benefits. There are some additional system enhancements needed in order to be able to offer these benefits to small groups. We are targeting a potential 1/1/19 date.

**Q: Will the new 1/1/18 vision participation apply to ER paid plans?**

**A:** Currently our contributor vision plans require 65% participation (less eligible waivers). Or, we will allow for new business vision groups to take advantage of our current medical participation promotion that requires five enrolled and 25% participation. A group of two eligible employees with one of them being a valid waiver does count toward and/or meet current contributory participation guidelines with one enrolled, as an example.

**Q: Will a Partnership Agreement be mandatory for new groups?**

**A:** Under the current Express Enrollment program, we are waiving ownership documentation, which includes a Partnership Agreement. This applies when five or more employees are enrolling. We reserve the right to request ownership documentation, including a Partnership Agreement, if eligibility is questionable. Start-up groups, groups with both union and nonunion employees, and groups without prior coverage are not eligible for Express Enrollment.

**Q: When using Health Connect, I notice that there is a new Blue Shield plan in small group called Bronze 60 PPO 6300/75 + Child Dental, but I cannot find the product guide or a benefit summary.**

**A:** This plan is available in our Mirror Package, and the benefit summary is available [here](#) on Broker Connection.

**Q: Are there plans for an ACO for Fresno County?**

**A:** There are no planned ACO expansions to Fresno for 2018. We continue to seek partnerships with hospitals and IPAs that will complement our Trio ACO HMO Network and fulfill our mission to ensure all Californians have access to high-quality health care at an affordable price. We look forward to bringing the cost-saving ACO model to Fresno in the future.