



Small Business Broker Online Roadshow
September 5 & 6, 2018

Questions Answered

GENERAL MANAGER'S DESK

COMMISSIONS

Q: Are there any plans to change the current commission structure for small group?

A: There are no planned commissions changes at this point.

MARKET GROWTH

Q: What kind of customer service challenges are you facing with that kind of growth?

A: There have been no service challenges from the growth we have seen in Small Business market. We have a thorough and rigorous process in determining the headcount and resources need to keep service levels high across all lines of business. We typically staff at or above maximum expectations.

NETWORK

Q: What effort has been made to recruit providers to stay/join the network? We hear daily how providers are no longer in network.

A: This is a common statement/question, but there is no data or trends to show that the interaction with providers has changed or shifted in any way. Blue Shield still has the same average of providers joining/leaving the network that we typically get on a monthly basis.

ACCOUNT MANAGEMENT

ACCESS TO CARE

Q: What is the name of the service where a doctor can visit you at home?

A: [Heal™](#). [Click to learn more.](#)

Q: Can the slides regarding 24/7 care and Teladoc be made available to use for open enrollment?

A: The online roadshow deck is available for download on Broker Connection. Additionally, you can access fliers specific to these topics in the [Document Library](#) ("Access to Care" and "Teladoc").

Q: Does Magellan Mental Health apply to both PPO and DHMO?

A: Magellan's virtual care solutions, also called On to Better Health, is available to all Blue Shield medical plan members.

SUBMISSIONS

Q: Please address the rationale for not breaking out the employee and dependent rate on the small business invoices. Doing so would eliminate many calls to broker services.

A: Due to system limitations we are unable to provide this feature at this time. However, we hope to continue to enhance customer experience in the future, including billing.

Q: We are still experiencing many issues with online renewal changes not taking and inactive dependents being erroneously reinstated at renewal. This is in contrast to the online confirmation we receive.

What is Blue Shield doing to fix these system errors?

A: We ask that you report any system issues to our Producer Services team so that we may log the reported issue and allow our IT team to analyze the issue, determine root cause and deploy a fix as soon as possible.

Q: What happens to those members whose SS# is not in your system after the move to the new EC system? How can info on these members be viewed without needing to call Customer Service?

A: Users will not be able to view member information for members that are missing SSN#'s. It is important that BSC be contacted with the SSN so that our users will be able to access all member information.

Q: While I fully support online enrollment, not all employers provide computer access to employees. And, not all employees have computers. Paper enrollment materials are required.

A: At this time, BSC will continue to accept paper for those that are not able to access online capabilities.

Q: Going back to the new EC+ system, can you go into why the renewals this year are not taking and that we are having to send over a lot of our changes separately?

A: We ask that you report any system issues to our Producer Services team so that we may log the reported issue and allow our IT team to analyze the issue, determine root cause and deploy a fix as soon as possible.

Q: Downloading a renewal for a 9/1 group was a disaster. Your renewal engine double counted members as both insured employees and insured family members.

What are you doing to address this issue?

A: We ask that you report any system issues to our Producer Services team so that we may log the reported issue and allow our IT team to analyze the issue, determine root cause and deploy a fix as soon as possible.

NEW SALES

DIRECT ELITE

Q: Do I qualify for any bonus if I put the business through my GA partner?

A: Our specialty bonus applies on all net new membership, regardless if it is direct or through a GA.

PHARMACY

Q: Where is flyer for Preferred and Ultra pharmacy?

A: [Link to flyer](#)

PLANS

Q: Is Tandem the code word for a Reduced network versus the regular PPO plans?

A: Tandem is a concentrated PPO network which includes half of our full PPO providers, allowing the plans to be offered at a lower price.

Q: Are any plans Bronze level Trio options?

A: Due to the actuarial value limitations of the ACA metal levels, none of our HMO plans are offered at the bronze level.

Q: Will both SILVER PPO's in 2019 have an RX deductible?

A: Yes. Effective January 1, 2019 both the Silver Full PPO 1700/55 OffEx and Silver Full PPO 2000/45 OffEx will have a pharmacy deductible.

UNDERWRITING

Q: Please confirm that the PPO Tandem network can be offered alongside the PPO Full network.

A: Yes, the Tandem and Full networks can be paired alongside one another within a group

Q: IFP is a valid coverage to waive participation calculations for new small groups?

A: Yes, we will begin accepting IFP as a waiver for SG participation calculations. A market announcement will be made when this change will be in effect.

Q: Are IFP waivers eligible for groups on Covered California too?

A: Covered California for Small Business underwrites its own groups and maintains its own underwriting policies.

Q: Must groups have prior coverage for the no DE9C promo at 5 or more enrolling?

A: Yes, and we require a copy of the bill from the previous carrier.

Q: Also, when is the start and end date of this?

A: This promotion started Q3 2016. There is no set end date for this promotion.

Q: What are the small group underwriting guidelines and do those apply to all plans or only the trio plans?

A: We are continuing to offer an exception to our minimum participation guidelines for groups selecting Trio plans only and allowing a group to enroll with just one subscriber. All other small group underwriting guidelines apply.

Complete small group underwriting guidelines are available on broker connection, [here](#).

SPECIALTY BENEFITS

Q: Without the dental rollover program, will Blue Shield be adding any other program to the dental plans such as a DPM waiver?

A: We do not have any plans at this time to add Diagnostic & Preventive Waiver Plans that impact the annual maximum. We have added a 2-year rate guarantee to all new business dental plans in lieu of the rollover program.

Q: Which leased networks were added to Blue Shield's dental PPO?

A: We added PPO USA and Careington Networks.

Q: Will you have a Travel Assistance flyer available to give to groups with Life insurance?

A: Yes, we will have new and updated marketing pieces with Travel Assistance available this month for our 1/1/2019 cycle

SHIELD CONCIERGE

Q: Does Shield Concierge apply to all ACO and Trio members?

A: All small business members with a Trio ACO plan receive Shield Concierge service. Shield Concierge is offered as a buy-up option for non-Trio plans for large groups (Core), but not for Small Business.

MARKETING

PLAN COMPARISON TOOL

Q: I was looking at the list of documents available and I don't see the new plan comparison tool listed in the alpha numeric list.

A: The [Document Library](#) lists forms, fliers, and other print materials that are located on Broker Connection. The new Plan Comparison Tool is available at www.blueshieldca.com/employerplans. It is also in the Resources section on Broker Connection.

Q: For the plan comparison tool, can we condense each plan to one page in length?

A: On the way! This update should be in place the first week of October.

PRE-ENROLLMENT MICROSITES

Q: Do the custom PreEnrollment sites stay live the whole life of the group?

A: The sites stay live for the life of the group, unless specifically requested otherwise.

Q: Can the PreEnrollment custom sites (onboarding or renewals) be built even if submitted through GA?

A: Our PreEnrollment sites are created using the same process as the printed pre-enrollment kits, which are only available for direct sales.

Q: Are Spanish materials available to help Spanish speakers see what they are doing as they navigate the online enrollment site?

A: We look forward to introducing Spanish language microsites in 2019. Currently, the sites can be built to include plan benefit information in Spanish, but the site content and navigation is only available in English.

FIND A DOCTOR

Q: Trio network still showing zero urgent care in Santa Cruz County. Can't sell a plan with no urgent care in network. Dignity reps state their urgent care's are in network. They do not show on the provider finder. What's up?

A: There are three urgent care facilities in Santa Cruz County in the Trio network: Dignity Health Medical Group Urgent Care (Santa Cruz and Capitola) and Pinnacle HealthCare (Freedom).

This is an omission in Find a Doctor. Thank you for providing a use case for the new FAD "Report Outdated Information" feature! We have confirmed the two facilities are in the Trio network and alerted the FAD team to complete the update.