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Wednesday, October 12, 2011

Announcing Regence Preferred FocalPointSM network

Effective Jan. 1, 2012, we are launching a new, focused network called Regence Preferred FocalPoint. It will be available to pair with the new Regence BluePoint and Regence HSA Healthplan 3.0SM products. A complete, competitively priced network, Preferred FocalPoint has been built from the ground up with special attention paid to provider referral patterns. This strategy for building the network is designed to help members stay in-network so they can best manage their out-of-pocket costs.

At-a-glance

- Preferred FocalPoint is a new, focused network designed to mitigate the upward trend in overall health costs.
- It is designed to be paired with the new, lean Regence BluePoint product.
- Preferred FocalPoint is a two-tier (in/out) network. There is no Category 2.
- Preferred FocalPoint is geographically centered along the Wasatch Front, with facilities and providers from Brigham City to Payson.
- Participating providers include, but are not limited to:
 - HCA MountainStar Hospitals
 - Hospital Corporation of American Physicians (HCAP)
 - University of Utah Hospital System and Medical Group
 - Primary Children's Medical Center

Product specifics

- Preferred FocalPoint can be paired with the following new products:
- Group
 - Regence BluePoint (2-99 & 100+)
 - Regence HSA Healthplan 3.0 (2-99 & 100+)
- Individual
 - Regence RealValueSM
 - Regence Evolve HSA Plan 2.0SM
 - Regence Evolve HSA 100 Plan 2.0SM
 - Regence Evolve Core 2.0SM

New group products

Effective Jan. 1, 2012 (with a quote date of Oct. 1, 2011), Regence will offer new products to both the small-group and large-group markets (group sizes indicated below). These products are:



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Regence BluePoint (2-99 & 100+)

Regence BluePoint is a new product that will give employers a reduction in premium over Regence Innova® products with similar product features (up-front office visits, up-front diagnostic X-ray and lab coverage, deductible, coinsurance, coinsurance maximum, etc.). Regence BluePoint can be paired with any Utah network, including Preferred BlueOption, Preferred ValueCare, Participating, or Preferred FocalPoint. When care is received out of state, PPO BlueCard® providers are considered in-network.

At-a-glance:

- Two-tier (in/out) network configuration; no Category 2.
- Two coinsurance options (80%/60% and 70%/55%).
- Designed to direct members to in-network providers with separate in- and out-of-network deductibles and coinsurance maximums. Members receiving provider services outside the network must meet separate, higher deductibles and higher coinsurance maximums.
- Nine new pharmacy options.
- Unlimited and *expanded* up-front office visits (which are a separate rider on Innova) are built into the product at 100% inside the network and after the copay
- Services of a chiropractor are not covered; only osteopathic spinal manipulations are covered.
- \$250 emergency room copay. Emergency room is always paid at in-network coinsurance levels for a "prudent layperson emergency," regardless of provider.
- Same underwriting rules as Innova apply.
- Up-front diagnostic X-Ray and lab (DXL): \$400 benefit per calendar year, same as Innova.
- Available to all group sizes.

Regence HSA Healthplan 3.0

The new Regence HSA Healthplan 3.0 provides employers even greater flexibility with additional deductible options, expanded network choices and two-tier network configuration.

At-a-glance:

- Two-tier (in/out) network configuration; no Category 2.
- Two coinsurance options (80%/60% and 100%/80%).
 - 80%/60% plan deductible options
 - \$1,200 single/\$2,400 family deductible
 - \$1,500 single/\$3,000 family deductible
- **NEW** Choose OOP max of \$3,000 single/\$6,000 family or \$5,000 single/ \$10,000 family
 - \$2,500 single/\$5,000 family deductible
 - \$3,000 single/\$5,000 or \$7,000 family (embedded) deductible
 - \$3,500 single/\$7,000 family deductible
 - 100%/80% plan deductible options
 - **NEW** \$2,000 single/\$4,000 family deductible
 - **NEW** \$3,000 single/\$6,000 family deductible
 - \$5,000 single/\$10,000 family deductible
 - **NEW** \$5,700 single/\$11,400 family deductible
- Can be paired with any of the four networks
 - Preferred FocalPoint
 - Preferred ValueCare
 - Preferred BlueOption

- Participating (Traditional)
- Optional pharmacy rider available to group sizes to provide up-front coverage before the deductible for generic and formulary brand medications that treat the following chronic conditions:
 - Asthma
 - High blood pressure
 - High cholesterol
 - Tobacco cessation
 - Diabetes

A listing of these value-based medications can be found at www.regencerox.com/learn/covered/value-based.html

Regence Employee ChoiceSM (2 -50)

Employee Choice is a simplified product portfolio offering a wide range of product choices for groups of 2 to 50. Employers can offer their employees a choice of up to nine configurations of our new BluePoint and HSA Healthplan 3.0 products.

The employer determines how much to contribute toward their employees' health plan but must contribute at least 50% of the single cost of the highest benefit plan. Each employee can choose the plan that best fits their financial and medical situation.

There is no price difference between plans inside and outside the Employee Choice portfolio. That means it doesn't cost employers any more to offer choice.

At-a-glance:

Plan options consist of five BluePoint and four HSA Healthplan 3.0 configurations. Employers may offer from two to nine of these set benefit plans. Employees select the plan design that best meets their needs.

Employer chooses how much to contribute, providing a defined-contribution model.

Employer chooses the network (any one of the four Utah networks).

Employer chooses the same pharmacy benefit (from the nine Regence BluePoint pharmacy options) for all non-HSA plans.

Riders selected by the employer will apply to all plans where applicable. *If selected, the same dental plan will apply to all plans offered.*

Employee Choice is a new concept in product offerings that allows small employers to offer affordable health coverage while giving employees the choice they want. It promotes employee satisfaction and retention and encourages consumerism.

Changes coming to Regence existing group products

In an effort to streamline our product offerings and maximize the efficiency and market suitability of our product portfolio, we will be making several changes to the Regence product suite effective Jan. 1, 2012.

- **The Regence ActivateSM plan (2 to 99) will be discontinued**

- as of Dec. 31, 2011.**
- **The Regence HSA Healthplan 2.0SM will be closed as of Dec. 31, 2011.** Renewing groups can remain on the HSA Healthplan 2.0 as long as they make no changes (other than adding or dropping dental). If they want to make changes, they will be moved into the new HSA Healthplan 3.0. New groups will be sold exclusively on the HSA Healthplan 3.0.
 - **The Innova options for four or six up-front office visits will be discontinued as of Dec. 31, 2011.** Groups will no longer be able to select four or six up-front office visits. All plans will cover unlimited up-front office visits. Groups that currently cover four or six up-front office visits will cover unlimited up-front office visits upon renewal. Impacted groups will receive letters notifying them of the changes at renewal.

New Individual products launching January 2012

Regence will introduce a new product portfolio for Individuals and families for effective dates of Jan. 1, 2012, and later. Over the next few weeks we will share details of these new plans and provide locations and dates for training opportunities. **So stay tuned!**

For more information about our products and networks, please contact your Regence Sales representative.

Agent Bonus Program for New Group Products

We've created a new agent bonus program for new group products. [Read More](#) about this exciting new offering.