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Monday, July 5, 2011

Regence integrates group HSA plans with HealthEquity® in July 2011

HSA integration with HealthEquity makes enrolling and administering accounts even easier. [Read more](#)

Preventive Care Benefits Update

The updated preventive care [flyer](#) clearly identifies services paid at 100% under health care reform. Any services not on this list are subject to regular plan benefits. Review other clarifications in the [Preventive Care Benefits Update](#).

Tobacco Cessation Benefit

Based on a review of recommendations made by the United States Preventive Services Task Force (USPSTF), Regence has concluded that 1) tobacco counseling and 2) associated prescription drug medications should be included within the first-dollar preventive benefits. [Read more](#) for the impact on Regence medical and pharmacy benefits.

2011 Legislative changes

We strongly encourage you to review HB 333 and HB 19 focusing on licensing for Utah Health Exchange, change in CE hours for licensing and the types of employer services you can and can't be paid for. <http://www.insurance.utah.gov/legislation/Leg2011.html>

Important information for producers authorized to sell on the Utah Health Exchange

Changes to the Utah Code clarified the requirements for producers to sell products through the Exchange. Read Bulletin 2011-3 from the Insurance Department [here](#).

Changes in Continuing Education (CE) requirements for Utah producers

According to 31A-23a-202 licensed producers must complete 24 credit hours of CE for every two-year licensing period as stated:

1. 3 of the 24 hours must be ethics courses
2. 12 or more of the 24 hours must be classroom hours of insurance-related instruction
3. 1 hour of the classroom CE hours may be obtained through any of the following:
 - 3a. Home Study
 - 3b. Watching a video recording
 - 3c. Experience credit
 - 3d. Another method provided by rule

A licensee may obtain continuing education hours at any time during the two-year licensing period.

4. 2 hours of CE credit per year is available for producers having membership in a state or national professional producer association.

Regence BlueCross BlueShield of Utah Individual Underwriting Updates

Good news! The application turnaround time, for under age 65 and Medicare Supplement products, has been dramatically reduced. Our numerous process changes and your patience, has produced this great result. In order to continue this trend and moving forward, an incomplete application will not be accepted and a new completed application will be required for underwriting review. Underwriting can now take calls five days a week at 877-802-5241. Contact Individual Sales, at 801-333-5555, with questions.

Summary of Benefit Changes and Contract Language Clarifications July 1, 2011

[Fully Insured Plans](#)
[Unique Self-Funded Plans](#)

Engage Product Change – effective 7/1/2011

The coinsurance options on Engage will be changing for new groups and renewing groups with any changes to their benefits on or after July 1, 2011. [Read more](#) regarding the new coinsurance structure.

Utah Health Exchange benefit booklets and benefit summaries

This [link](#) will help support your efforts in providing information and guidance to your clients participating in the Utah Health Exchange.

Medigap rate renewals August 1, 2011

The annual Utah Individual Medicare Supplement renewals will be effective August 1, 2011, and members will receive their annual rate change notices in the next few days. A sample of each letter

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can be found [here](#). The only plans open for enrollment are Bridge Plans A, C, F and K. All others have been closed to new enrollment.

The BlueSelect plans (C and F) and the standard plans H, I and J had a rate pass this year. The pre-standard and standard plans A-G and the Bridge plans had a 3.7% rate increase. The renewal rates can be found by clicking [here](#).

Updated sales materials for the Bridge plans will be posted on July 1 in the Regence Bridge Toolbox for agents at <http://www.ut.regence.com/agent/products/medicare/medigap.html>. There is no special log on for this toolbox, so you can easily access it. Hard copies of the brochures should be available the week of July 11. Potential members can access information on the public Web site at ut.regence.com>Find a Plan and Apply>Medicare.

MedAdvantage 2012 Annual Election Period (AEP)

Product and CMS Certifications for 2012 AEP must be completed by September 30, 2011. Specific training dates to be emailed soon.

New Billing Process

In April, Regence began the process of moving our accounts to a single, auto-reconciliation billing process. With this new process, we will consistently provide a monthly bill to our groups and individual product subscribers regardless of payment status. This means that a bill will be generated whether or not the prior month's payment has been received and reconciled.

We have successfully completed the pilot roll-out of this new process and are proceeding with the balance of our business.

The proposed timeline for moving the majority of our groups to the new process is the end of July, for the September 1 bills. The individual product billings are currently scheduled to be moved in August for the October 1 bills.

If you have any questions, please do not hesitate to contact your Regence Sales Representative.

Reminder

To receive future communications, please take time to update your email address to the Department of Insurance as well as Regence. (Desiree.Dudleston@Regence.com)