



AGENCY ACTION ALERT

AGENCY ACTION ALERT FOR JUNE 4, 2014

This week's Agency Action Alert covers the following topics:

- Coming Early July -- Agent/Broker FFM, FF-SHOP Registration and Training for the 2015 Plan Year
- Highmark Inc.'s Monitored Anesthesia Care Policy Delay
- Highmark Health Reports Financial Strength for 2013
- Enhancements to "Claims" & "Spending" Functionality

Please share this information with your sub-agents by forwarding this email, posting this content to your internal website, or copying and pasting the text into another format.

INDIVIDUAL & SMALL GROUP UPDATE

Coming Early July -- Agent/Broker FFM, FF-SHOP Registration and Training for the 2015 Plan Year

CMS recently announced that the agent/broker registration and training for the 2015 plan year will be available in early July 2014.

Per CMS guidelines, agents/brokers **must** complete certain parts of the registration and training process annually in order to sell through the federally-facilitated marketplace (FFM) and SHOP (FF-SHOP). Details are outlined in "[Registering to Participate in the Federally-facilitated Marketplace \(FFM\) for the 2015 Plan Year: What Agents and Brokers Need to Know](#)," created by CMS. **Please review this document thoroughly.** It provides information on what producers need to do to register to participate in the 2015 plan year.

Additional information regarding the 2015 plan-year registration and training, as well as how to submit your 2015 certifications to Highmark, will be distributed as it becomes available.

Please note -- FFM agent/broker registration for the 2014 plan year closes on June 15. Agents who have not completed the 2014 plan-year training are advised to wait for the 2015 plan year training in July.

HIGHMARK INC. UPDATE

Highmark Inc.'s Monitored Anesthesia Care Policy Delay

Highmark Inc. believes that its members deserve to receive the safest and most appropriate care, according to established guidelines. This was the rationale behind our recent announcement to continue coverage of monitored anesthesia care for gastrointestinal procedures, but only for patients for whom such general anesthesia is medically necessary.

After receiving feedback, including concerns, from some physicians, we have decided to delay implementation of the policy as we further study all implications of this change. Physicians have

told us they would need more time to make adjustments within their practices to accommodate the change. To understand fully what this will mean for them, we will seek their input and meet with representatives of the Pennsylvania Medical Society.

In all cases, Highmark understands that patients and physicians must decide together which type of sedation is most appropriate. If the standard of medical necessity is followed, we would continue to cover the procedure. Highmark's priority is that its members get the right care, at the right time and in the most appropriate setting.

For more information, read the [May 30 press release](#) on Highmark.com.

HIGHMARK HEALTH UPDATE

Highmark Health Reports Financial Strength for 2013

On June 2, Highmark Health announced its strong financial foundation and sound operational and financial performance for 2013, citing more than \$7 billion in cash and investments and a surplus of nearly \$6 billion as of Dec. 31, 2013.

This news is the first financial report for Highmark Health, which launched a year ago, and now ranks as the nation's third-largest integrated health care delivery and financing network. Highmark Health is composed of Highmark Inc. (which includes Highmark Health Plan and diversified businesses) and the Allegheny Health Network.

Below are some key message points from the [June 2 press release](#) on Highmark Health's overall financial position.

Key Messages

Highmark Health has a strong financial foundation to invest in the future and work on behalf of our members and the community to develop innovative health care products and services, manage costs, improve quality and create an outstanding customer experience.

- **Highmark's health plans are maintaining market share.** Highmark's overall health care membership remains strong at 5.3 million subscribers. Despite the challenging economic climate and changing industry landscape in Pennsylvania and nationally, Highmark in 2013 retained more than 95 percent of its customers in Pennsylvania markets and grew its national membership.
- **Highmark's diversified businesses continue to grow and perform well.** The company's diversified businesses -- dental, vision and stop loss -- continue their consistent performance, demonstrating the importance of product diversification to maintaining financial stability in today's challenging environment.
- **Allegheny Health Network continues to make progress in strengthening its financial position.** While the health system incurred a net loss of \$107 million, these losses have shown improvement compared to the prior year, and the organization continues to make great progress in its turnaround. Significant investments are being made to improve the quality and cost of care.
 - Specifically about the 2013 operating loss:
 - The loss was driven by a goodwill impairment charge of \$311 million recorded in 2013. It was this same goodwill impairment that impacted

- the West Penn Allegheny Health System (WPAHS) finances.
- This impairment is required by accounting standards, but what's important to recognize is that we are making sound financial decisions to strengthen the WPAHS and the entire Allegheny Health Network for a successful future.

MEMBER PORTAL UPDATE

Enhancements to "Claims" & "Spending" Functionality

On May 30, more than 40 enhancements were successfully implemented to resolve outstanding issues with the "Claims" and "Spending" tabs on the member portal.

Some of the key improvements include:

- Members will now see their deductibles and out-of-pocket progress summaries on the "Claims" tab.
- The spending account balance summary is now available on the "Claims" tab.
- Members can now enter future-dated claims on the "Spending" tab.

If your clients were experiencing issues, please inform them about these enhancements. If you have any questions regarding a specific issue, please contact your Highmark client manager.



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