



AGENCY ACTION ALERT

AGENCY ACTION ALERT FOR OCT. 15, 2014

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

- Small group drug designs meet requirements for creditable coverage in 2015
- Highmark launches first insurance product focused on pay-for-value health care
- Fraudulent emails offer discounted health insurance to individuals

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.

SMALL GROUP UPDATE

Small group drug designs meet requirements for creditable coverage in 2015

Highmark has determined that all of its 2015 small group medical plans, which include prescription-drug coverage, **qualify as creditable coverage**.

If your clients' employees need the [creditable coverage notice](#) for these plans, please advise them to contact Highmark customer service to request it.

If you have any questions, please contact your Highmark small group client manager.

HIGHMARK UPDATES

Highmark launches first insurance product focused on pay-for-value health care

Nearly a million Highmark members are currently treated at practices that have adopted the patient-centered medical home (PCMH) model. Now, Highmark is offering its first product, *Total Health*, that rewards members who choose practices that provide PCMH care.

A patient-centered medical home, led by a primary care physician, coordinates patient care with a team of care providers of various skill sets to improve communications, reduce duplication of services, increase care quality and lower costs. The team uses electronic health records and decision support tools to best manage the patients under its care.

The PCMH model, along with Highmark's Accountable Care Alliance, are components of the pay-for-value approach to health care, which focuses on improved patient outcomes and reduced costs.

"The medical care teams within our alliance and patient-centered medical homes are rewarded for improving the value of care delivery by assuring improved outcomes at lower cost," said Donald R. Fischer, M.D., Highmark's senior vice president and chief medical officer. "We want our members and their employers to know that with *Total Health*, the patient experience will be enhanced by facilitating better care coordination, improved communication among the care team, and better

adherence to evidence-based medicine to control their medical costs."

Total Health is an option for individuals and all group customers in Highmark's 49-county coverage area in Pennsylvania. Coverage will take effect on Jan. 1, 2015.

Dr. Fischer noted that outcomes that can result from the pay-for-value approach include better provider-facility communications, fewer unnecessary tests, online patient services, evidence-based treatment protocols and improved patient access to care.

Highmark's *Total Health* product is offered in two versions, depending on the pay-for-value model and geographic region.

PPO Blue Total Health, built on Highmark's broad network, offers lower cost sharing for office visits to people receiving primary care at one of 773 participating PCMH practices, with about 3,335 medical practitioners, in Highmark's Pennsylvania and Delaware markets. The select network *Community Blue Total Health* plan offers the same, but is available only in western Pennsylvania.

For members at companies with more than 50 employees, *PPO Blue Total Health* and *Community Blue Total Health* can also reduce cost sharing for those dealing with certain chronic conditions. Those include asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, diabetes, high blood pressure and high cholesterol.

Download the following marketing materials or contact your Highmark client manager to learn more about *Total Health*:

- [Client one-pager](#)
- [Member one-pager](#)

Fraudulent emails offer discounted health insurance to individuals

Highmark has recently become aware of an online scam that involves insurance companies, in which individuals are sent email(s) encouraging them to sign up for discounted health insurance through an online "open enrollment" website. These messages are unsolicited by the recipients and are likely attempts to obtain personal information.

In some instances of fraud, the perpetrator may claim to work for Highmark (or another insurer) and may even be able to provide some general information about you and your insurance coverage, such as date of birth, address and/or ID number. If this is the case, and your clients have not previously had interaction with Highmark that would warrant follow-up communication, we urge your clients not to engage in further communication with the sender. Your clients should contact Highmark at **reportabuse@highmark.com** as soon as possible to report the suspicious activity.

For your clients' security, please note that Highmark does not:

- Make "open enrollment" offers in conjunction with other health insurance carriers.
- Contact members for the sole purpose of confirming or requesting Social Security information.
- Request date of birth, Social Security number or password information by email.
- Extend employment offers to individuals who have not undergone a formal application

process.

Tell your clients to always exercise caution before sharing personal information (in person, online, by email, post or telephone, etc.). If they have already provided personal information to an individual involved in potentially fraudulent activity, please have them contact the Federal Trade Commission (FTC) and/or their local law enforcement office.



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