



For Your Benefit

Helping you maximize your health

For CoverTN Members

4th Quarter 2013

Make sure your mail follows you.



Does **CoverTN** have your correct **mailing address**? If we don't, you could miss your premium bill and other important mailings about your health plan and benefits.

Update us by calling CoverTN Member Services.

CoverTN Member Services:
1-888-887-3224, toll-free,
M-F, 8 a.m. to 6 p.m., Eastern

TDD/TYY (for hearing impaired): 1-866-591-2908

e-mail: CoverTN@bcbst.com
Website: bcbst.com



Like us on Facebook®
at [facebook.com/bcbst](https://www.facebook.com/bcbst).

Follow us on Twitter® at
twitter.com/bcbst.com.

The information in this newsletter is not meant to take the place of your health care provider's advice.



CoverTN Program continues through December 31, 2013

CoverTN is a limited benefit plan. It has annual benefit limits and does not cover all of the services required by the new health care law.

- There will be no changes to your CoverTN coverage through December 31, 2013.
- **However, CoverTN coverage will not be available starting January 1, 2014. This change affects all CoverTN members.**

In order for us to close out the program:

- You can no longer add a spouse to coverage.
- New employees can no longer be added by CoverTN participating employers.
- We cannot accept new applications or change requests.

What if you're receiving maternity coverage through CoverKids/HealthyTNBabies?

This kind of care will continue for **60 days after the end of your pregnancy** (sometimes this is called postpartum care) if you are enrolled in CoverKids/HealthyTNBabies **prior to December 31, 2013**. This is true even if this care ends for you after January 1st. **But all of your other medical coverage through CoverTN will stop on January 1, 2014.**

CoverTN was developed to offer affordable health care coverage to individuals who might otherwise have had no options for coverage. It has been our privilege to work with members like you.

Learn more on page 2.

Para solicitar una copia de este boletín en español, llame a la oficina de Servicios de Atención al Cliente al **1-888-887-3224**. Permita varias semanas para la entrega. Otros materiales, como el Manual para Miembros, también están disponibles en español si llama a la oficina de Servicios de Atención al Cliente.

CoverTN Program continues through December 31, 2013

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What are your next steps?

- Talk with your employer. He or she may decide to offer a new group health plan to employees.
- You can also purchase health insurance through the **Health Insurance Marketplace**:
 - ◊ In Tennessee, the Marketplace is run by the federal government.
 - ◊ Shop for coverage in the Marketplace at **www.healthcare.gov**.
 - ◊ If you do not use the Internet, you can call **1-800-318-2596** for Marketplace information and to shop for coverage.
 - ◊ The Marketplace may offer financial assistance to help you pay for your health insurance premiums. The financial assistance that you receive will be determined by your income. Your income tax returns or W-2s from last year will be used to determine your income.

- ◊ In 2014, people who do not have health insurance may have to pay a federal tax penalty. You can contact a tax consultant to find out more about this potential tax penalty.

Shop now to avoid a break in coverage.

Open enrollment in the Marketplace is going on now. If you enroll by December 23, 2013, new health care coverage can begin as soon as January 1, 2014. However, if you wait to shop for a new plan, you may have a break in coverage. A break in coverage means you would pay out of pocket for your health care until your new coverage starts. So don't wait! Start looking for new coverage now.

BlueCross BlueShield of Tennessee offers more information on the Marketplace at bcbst.com/changes-in-health-care/what-to-expect/index.page?



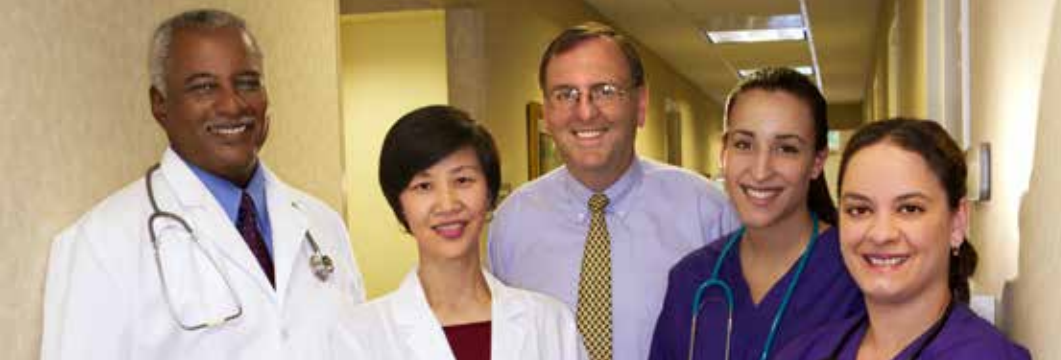
Learn how to pay your premium.

- **Pay your premiums only by check or by automatic bank draft.** No credit cards or debit cards.
- **30 days notice is needed, *in writing*, if you wish to stop your automatic bank draft payments.**
- You will be charged a **fee** for any check or draft **not honored by your financial institution.**
- **Pay your premiums no later than the due date or during the 31-day Grace Period after the due date.** We must **receive your premium payment** during this period. If not, your benefits will be suspended until we receive your payment.

Membership Reinstatement

- If your **coverage terminates due to non-payment of premium**, you must request reinstatement, ***in writing***, within **90 days** of termination date.
- We will notify you within **45 days** of your request if you will be reinstated.
- You will be reinstated **after payment is received and processed for the entire period your coverage was lapsed.**
- You may reinstate coverage **only twice** within a **12-month period.**

See your Member Handbook for complete details.



Improving the Quality of Care and Services

The safety, quality of care, and service that you receive as a BlueCross BlueShield of Tennessee member is important to you – and to us. That's why we have a Quality Improvement Program that is evaluated each year for:

- Quality of care and services
- Appropriateness of care
- Access to providers

Accreditation is a process by which an impartial organization will review a company's operations to ensure that the company is conducting business in a manner consistent with

national standards. Our program is accredited by two well-known Quality organizations:

- Utilization Review Accreditation Commission (URAC)
- National Committee for Quality Assurance (NCQA).

For more information about our Quality Improvement Program, please send requests to:
BlueCross BlueShield of Tennessee,
Attn: Quality Management 2.3,
1 Cameron Hill Circle,
Chattanooga, TN 37402.

Law Forbids Unfair Treatment

State and federal laws do not allow unfair treatment in CoverTN. No one is treated in a different way because of race, beliefs, language, birthplace, disability, religion, sex, color or age.

You have the right to file a complaint if you think you are not getting fair treatment. By law, no one can get back at you for filing a complaint.

To complain about:

- Health care, call 1-888-887-3224 /1-855-286-9085
- Mental health care, call 1-888-887-3224/1-855-286-9085.

La Ley Prohíbe el Tratamiento Injusto

Las leyes estatales y federales no permiten el trato injusto en CoverTN. Nadie recibe un trato diferente debido a su raza, creencias, idioma, lugar de nacimiento, discapacidad, religión, sexo, color de la piel o edad.

Usted tiene el derecho de presentar una queja si piensa que no ha sido tratado de manera imparcial. Por ley, nadie se puede vengar porque usted reclame.

Para quejarse acerca de la:

- Atención médica, llame al 1-888-887-3224 / 1-855-286-9085
- Atención de salud mental, llame al 1-888-887-3224/1-855-286-9085.

Prescription Drug Safety Tips

Staying safe with your medicines includes:

- Telling all of your doctors about all of your medicines. This includes pills or tablets you buy at the store without a prescription, like vitamins and herbs.
- Taking your medicine exactly the way it is prescribed, at the right times and in the right amounts.
- Not crushing or cutting pills unless your doctor says to.
- Never stopping your medicine without talking to your doctor.
- Keeping all prescription drugs away from children.
- Storing medicine at the right temperature (like not in the glovebox of your car!)
- Not taking medicines prescribed for someone else.
- Getting rid of medicine when it is past its expiration date.

CoverTN Member Services,
1-888-887-3224,
toll-free,
Monday - Friday,
8 a.m. – 6 p.m. Eastern.

Source: WebMD - <http://www.webmd.com/healthy-aging/guide/medication-safety-tips-dos-and-donts>



of Tennessee

1 Cameron Hill Circle
Chattanooga, TN 37402
bcbst.com

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How can CoverTN help you?

BlueCross BlueShield of Tennessee

Regular business hours are 8 a.m. to 6 p.m., ET,
Monday through Friday.

| | |
|--------------------------------------------|-----------------------------|
| Member Services (for benefits information) | 1-888-887-3224 |
| TDD/TTY (for hearing impaired) | 1-866-591-2908 |
| Email | covertn@bcbst.com |
| Website | bcbst.com |
| Drug Benefit Appeal | 1-888-343-4232 (fax number) |
| Care Management | 1-800-225-8698 |
| CaringStart® Maternity Program | 1-888-416-3025 |
| CareSmart® Disease Management | 1-888-416-3025 |

Other Services

| | |
|------------------------------|----------------|
| 24/7 Nurseline* | 1-866-904-7477 |
| Health Information Library** | 1-800-999-1658 |

**24/7 Nurseline offers health advice and is provided by Infomedia Group, Inc. d/b/a Carenet Healthcare Services, an independent company that does not provide BlueCross BlueShield of Tennessee branded products and services.*

***Health Information Library is provided by McKesson Corporation. McKesson is an independent company that provides health care information technology for BlueCross BlueShield of Tennessee.*

State of Tennessee

Regular business hours are 8 a.m. to 4:30 p.m., CT, Monday through Friday.

| | |
|---------|------------------------|
| Phone | 1-866-795-2001 |
| Email | cover.tennessee@tn.gov |
| Website | covertn.gov |

Do you need help in these languages:

العربية (Arabic);

Bosanski (Bosnian);

کوردی - بادینانی (Kurdish-Badinani);

کوردی - سورانی (Kurdish- Sorani);

Soomaali (Somali);

Español (Spanish);

Người Việt (Vietnamese)?

CoverTN language and member services are free at 1-888-887-3224, Monday-Friday, 8 a.m. to 6 p.m. ET.

For TDD/ TTY help call 1-866-591-2908. Federal and State laws protect your rights. They do not allow anyone to be treated in a different way because of: race, language, sex, age, color, birthplace, or disability. Need help? Call the

Office of Non-Discrimination Compliance for free at 1-855-286-9085.

For TTY dial 711 and ask for 855-286-9085..

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