



COVERTN NEWS

For participating employers

Fall 2009/Winter 2010

Covering most health services that most Tennesseans need

Is the Flu Season Affecting You and Your Business?

With flu season in full swing, you and some of your employees may have already had to take sick days as common colds and the flu continue to spread. Small business owners should be especially concerned with the spread of the H1N1 flu, which many health experts say is far from over.

According to the U.S. Centers for Disease Control and Prevention (CDC), it's always a good idea to have a plan in place for your business should something like the H1N1 affect your office. You don't want your business goals to be affected because of this. If the flu should affect you and several people in your office, having to operate with a reduced staff can be detrimental to your business and affect your business success.

Symptoms of H1N1

H1N1 is contagious and is typically spread from human to human through coughing and sneezing by someone who has the virus. Symptoms of the H1N1 virus include:

- Fever
- Cough
- Sore throat
- Runny or stuffy nose
- Body aches
- Chills
- Headaches
- Fatigue
- Some also report diarrhea and vomiting

Take precautions

The H1N1 virus can spread rapidly and has the potential to infect an entire office at one time. To help prevent the

spread of the virus, the CDC recommends taking the following precautions:

- Get the H1N1 vaccine if you have not already done so. You should also get your annual seasonal flu vaccine to reduce your chances of getting the seasonal flu. It's not too late to get these shots! Check with your doctor about getting them. Pharmacies also provide flu shots. For more information about getting shots at a pharmacy, see next section.
- Cover your cough or sneeze with tissue or the inside of your elbow.
- Wash your hands regularly.
- Avoid touching your eye, nose or mouth.
- Avoid close contact with sick people.
- Check with your doctor to make sure any chronic health condition you may have is under control.
- Stay home if sick, except to get medical care.

Pharmacies provide flu shots, too

Seasonal and H1N1 flu vaccines are also available at pharmacies. BlueCross BlueShield of Tennessee will reimburse CoverTN members who have paid up front for seasonal and H1N1 flu shots received at pharmacies, up to the maximum allowable charge.

If members get their shots from a BlueCross BlueShield of Tennessee network Immunizing Pharmacist, the Immunizing Pharmacist will file the claim. Immunizing

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Is the Flu Season Affecting You and Your Business?

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Pharmacists are BlueCross BlueShield of Tennessee network providers. A complete listing of network immunizing pharmacists can be found at http://www.bcbst.com/members/TN_state/. Some pharmacies, such as Kroger's, Walgreens and Rite Aid, may not yet be contracted for this service but can administer both seasonal and H1N1 vaccines.

If members get their shots at a pharmacy not part of the Immunizing Pharmacist network, they may pay up front and file a claim for reimbursement. Remember, there is no charge for the H1N1 vaccine, but members may be charged for the administration of the drug. If you or any of your employees have questions about filing a claim, call Member Services at 1-888-887-3224.

2 | Protect your employees from the flu

Encourage your employees to practice everyday prevention steps by publicizing them at work. Keeping workplaces as clean as possible can help in avoiding contamination. Place containers of disinfectant wipes in the bathrooms and around the office. Provide them with up-to-date information on flu risk factors. Consider being more flexible, such as not requiring written proof of illness and allowing telecommuting. Provide additional cross-training among employees. Recommend they get the H1N1 and seasonal vaccines and make it convenient for them to do so. The flu can spread quickly, and a person infected with the virus can be contagious before any symptoms are noticed. If your employees show signs of flu symptoms, don't hesitate to send them home and tell them to call their doctor.

For more information on the H1N1 virus, visit the CDC Web site at <http://www.cdc.gov/>.



**CoverTN: Making a Difference
One Business at a Time**



A business owner's testimony

Beth, above, with husband Joshua and a couple of other cast members greeting audience members following a performance at an elementary school in middle Tennessee.

"My husband and I started a non-profit company, Narrow Way Productions (NWP), several years ago. It is a theatre company dedicated to educating school students on character development through the use of entertainment.

Apart from this, we work as self-employed teachers in music and drama. We were without insurance for a while until I discovered CoverTN. It is a great program and very affordable. I had wanted to find a way to say thank you when I saw the article in your newsletter. So, thank you for supporting the arts in Tennessee by helping to insure those artists pursuing their dreams."

CoverTN Member Beth Horne

"We were without insurance for a while until I discovered CoverTN. It is a great program and very affordable."

COVERTN MEMBER BETH HORNE
Managing Director
Narrow Way Productions
Nashville

**CoverTN
Wants Your Story!**

Tell us how CoverTN has made a difference in your life.

You can send your comments to:

BlueCross BlueShield of Tennessee
Govt. Programs Communications (CoverTN) – 1.5
1 Cameron Hill Circle
Chattanooga, TN 37402

Your story may inspire other members to be well. With your permission, we may print your story in a future issue of this newsletter.

We Make it Easy to Stay with CoverTN



CoverTN would like to remind you of the many ways we are helping you and thousands of other small businesses from across Tennessee provide the uninsured with the security of a limited benefit plan.

- No premium increase in 2010.
- Improved benefits for 2010:
 - The number of outpatient non-surgical visits have been increased from two to three per year.
 - The number of outpatient surgical visits have been increased from one to two per year.
 - Annual mammogram screenings no longer count toward the outpatient non-surgical visit limit and are covered at 100 percent.
- Coverage of Tamiflu, Relenza and other flu treatment medications has been added to the prescription drug formulary, without being subject to the quarterly pharmacy limit. (this became effective Oct. 1, 2009)
- Affordable premiums split among you, your employee and the state of Tennessee if the employee lives in the state.
- No deductible.
- Access to our Network V of health care professionals.
- Valuable tools and information to help your employees maintain a healthy lifestyle.
- Coverage for most medical services that most Tennesseans need, such as doctor's office visits, inpatient and outpatient hospital services, emergency department visits and generic drugs.
- Discounts on weight loss programs, gym memberships, LASIK vision correction surgery, vision services and eyewear, and more through our BluePerks discount program.
- Toll-free sales team at 1-866-636-0082 for questions before an eligible employee/spouse enrolls, and member services at 1-888-887-3224 for questions after they enroll.
- Maternity coverage through HealthyTNBabies for employees who become pregnant.

CoverTN Enrollment Suspended

Due to the most successful open enrollment period in CoverTN's history – more than 2,500 new members – CoverTN has reached its budgeted enrollment capacity. As a result, the state has suspended enrollment of new members.

The coverage of your enrolled employees is not affected by this change. They will continue to receive coverage as long as their premiums are paid.

You can still add new employees, spouses

You can continue enrolling new employees and the spouses of current members to the plan, due to a qualifying event. Please keep in mind that these individuals must enroll within 30 days of the qualifying event date. Failure to enroll within 30 days will result in the applicants having to wait to enroll until the annual open enrollment period in October. We will also accept enrollment forms up to 45 days prior to the qualifying event date.

As enrollment naturally decreases due to members leaving the

program for other coverage options, CoverTN will monitor membership and the operating budget. This may allow enrollment to reopen at some point in the future.

If you have questions about your coverage or this change, please contact Members Services at 1-888-887-3224. If you would like to be notified when pre-qualification and enrollment reopens for CoverTN, please fill out the notification request form on the state's Web site at http://www.covertn.gov/web/cover_tn.html.

2010 Benefit Materials Mailed

New CoverTN member materials were mailed to all of your enrolled employees in November. Each packet included a Member Handbook (Plan A or Plan B), a Provider Directory, and a Prescription Drug Program Guide. Encourage your employees to keep their copies in a safe place and refer to them often. The materials are also available at bcbst.com.

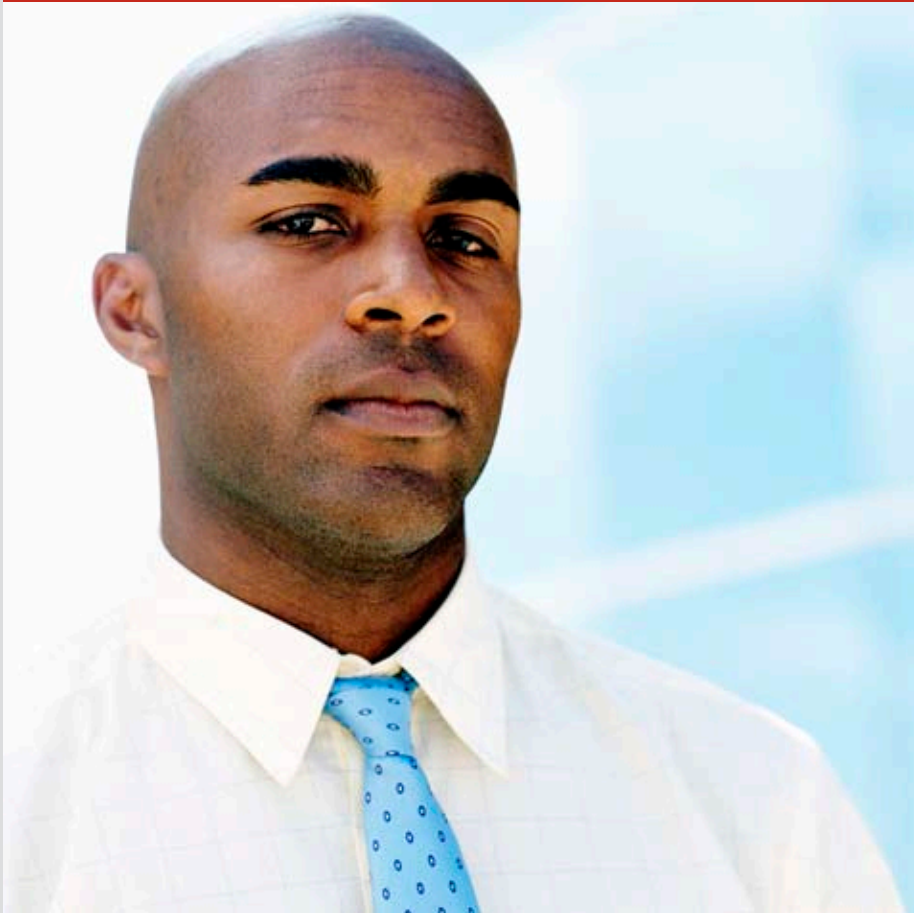
New member ID cards were mailed separately in December as part of a system change. Encourage your employees to also check their cards carefully and report any incorrect information to Members Services at 1-888-887-3224. They may also call this number to order a replacement of their ID card or any other member materials.

Some materials in Spanish

To better serve our Spanish-speaking members, we have translated the Member Handbook and Your Guide to CoverTN Benefits into Spanish and posted them at <http://www.bcbst.com/members/cover-tennessee/>. To order copies, or to find out if there are any additional materials available in Spanish, call Member Services at 1-888-887-3224.



It Pays to Know Your Health Plan!



As a small business owner, you have a responsibility to know your CoverTN health plan and keep your enrolled employees informed about the health coverage they receive through you. Here are several Frequently Asked Questions to help you better understand the program and its benefits. Please read this information carefully and keep it as a reference. If you still have questions, you may contact Member Services at 1-888-887-3224.

FAQ: Where can members find the copay amounts for various services?

ANSWER: Copay amounts are listed in the Schedule of Benefits located in the back of their CoverTN Member Handbook.

FAQ: Can a company still participate in CoverTN if its eligibility status changes during the year (i.e., grows to more than 50 employees, etc.)?

ANSWER: Yes. Two of the employer eligibility requirements – 50 or fewer full-time equivalent employees and half of the employees earn \$55,000 or less per year – are required only during the initial qualifying step of enrollment in the program.

FAQ: Can a member keep CoverTN if they change jobs or become unemployed?

ANSWER: Yes, but the member will have to assume responsibility for the one-third of the premium being paid by the employer, in addition to the one-third premium they are already paying. The state will continue to contribute one-third of the premium.

In cases where the member worked for a Tennessee employer but lived in a bordering state, the individual would no longer be eligible for CoverTN.

FAQ: One of my enrolled employees just found out she is pregnant. Can she still apply for maternity coverage through HealthyTNBabies, even though CoverKids has suspended new enrollment?

ANSWER: Yes. During the enrollment suspension, HealthyTNBabies maternity benefits will still be available to CoverTN members who become pregnant, as well as to CoverKids members who become pregnant.

FAQ: Can I make my monthly premium payments on a credit card?

ANSWER: No. Employers can only make payments through Electronic Funds Transfer (EFT). With EFT, your monthly premium payments are automatically deducted from your checking or savings account. Just remember to keep enough money in your bank account each month for the automatic deduction.

FAQ: When will the monthly premium be taken from my account? How can I make changes to my draft, and when should I make the changes?

ANSWER: Drafts (or payment orders) are sent to the bank on the last business day of the month prior to the due date. However, drafts might not clear the account for up to 10 days, depending on when your bank releases the funds.

FAQ: How do I let CoverTN know about changes to my banking information? For example, if I have changed banks or my account number changes.

ANSWER: In order to change any EFT related information, please request a Change Request Form for Participating Employer ACH Debit Agreement by calling Member Services at 1-888-887-3224. Fill out the form and send it to BlueCross BlueShield of Tennessee, and the information will be processed accordingly.

FAQ: When should I notify BlueCross BlueShield of Tennessee of the changes to my banking information?

ANSWER: You should notify BlueCross BlueShield of Tennessee of the changes 30 days prior to the expected date of change. This will ensure that the changes are made before the following month's withdrawal.

FAQ: If an employer is terminated as a result of two Non-Sufficient Funds (NSFs) on their bank draft, can the enrolled employees keep their coverage? How about if an employer requests that the coverage of its employees be canceled. Can the employees still keep their coverage?

ANSWER: In both cases, the employees can continue coverage, but only if they have at least one paid month of coverage. In these instances, all employees who have at least one paid month of coverage will be moved to an individual account so that their coverage can continue.

At this point, BlueCross BlueShield will bill the employees for the two-third share of the premiums due (this includes the one-third the employee was paying and the one-third the employer was paying). The state will continue paying its one-third share of the premium if the employee continues living in Tennessee. Based

on received date of the cancellation request, employees will be moved to individual accounts effective on the first of the next month. If the employees have not yet had one paid month of coverage, the coverage of those employees will be terminated.

FAQ: How do I go about canceling an employee's coverage?

ANSWER: Cancellation requests must be received in writing. If an employee has at least one paid month of coverage and wishes not to keep the coverage, we will also need a request from the employee in writing to cancel the coverage. The employer must also submit a written request for cancellation in order to stop the automatic

deduction of funds from the employer's bank account for the next month's premium. All requests must be received within 30 days of the cancellation date.

If we receive a request from the employer to cancel an employee, and the employee has at least one paid month of coverage, we will move that employee to an individual account. At this time, we will bill the employee for the two-third share of the premium (this includes the one-third the employee was paying and the one-third the employer was paying). The state will keep paying its one-third share of the premium if the employee continues living in Tennessee. That way, the employee can keep the coverage.



Caremark Offers Spanish Web site to Increase Access to Care

CoverTN members may now view a new Spanish translation of Caremark.com. This is the official Web site of Caremark. Caremark is the company that manages CoverTN's pharmacy benefits. This Web site can help Spanish-speaking members better engage in their health care by providing online access for managing their prescription benefits.

Members can access the Web site upon login to Caremark.com. They can also type <http://espanol.caremark.com> in the address line of their Web browser to log onto the Spanish site directly.

Features of the site

The site lets members do these things:

- Refill mail service prescriptions
- Check order status
- View prescription history
- Check drug costs
- Find local pharmacies
- View drug lists
- Print forms and ID cards (forms and cards print in Spanish)
- Manage account and prescription information.



Find Benefit Administration Information Online!

Business Owner's Reference Manual has been updated

For information about premiums, eligibility, enrollment, and payments, remember that you can always check the CoverTN Business Owner's Reference Manual on BlueCross BlueShield of Tennessee's Web site at bcbst.com. This comprehensive guide is designed to provide participating employers like you with information that is important to the administration of your employee's CoverTN health plan.

To view or download the manual from the site, just click on **Plan Options** at the top of the page, select **Cover Tennessee**, choose **CoverTN**, and click on Business Owner's Reference Manual listed in the Additional Information section. The manual has been updated to reflect all of the program changes since April 2009.



We're Here to Help!



To receive benefits from CoverTN, your enrolled employees must make sure the provider participates in their health plan's Network V. If members receive services from an out-of-network provider, they may be responsible for the full payment of the out-of-network provider's charge. No benefits are available for services received from out-of-network providers, except as indicated in their Schedule of Benefits located in the back of their CoverTN Member Handbook.

Remind your employees of the advantages of using network providers. Network providers:

- Agree to provide medical care at cost saving rates
- Agree to file claims on behalf of members
- Order records and verify benefits
- Require no out-of-pocket payment for covered services provided to them, except where copays may apply

- Participate in BlueCross BlueShield of Tennessee's quality assurance program

If any of your enrolled employees are having trouble finding a Network V provider or scheduling an appointment, Member Services representatives can help. The number is 1-888-887-3224.

How Can CoverTN Assist You?

Most frequently dialed numbers

At BlueCross BlueShield of Tennessee

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

Member Services (for benefits information)	1-888-887-3224
TDD/TTY (for the hearing impaired)	1-866-591-2908
Email	covertn@bcbst.com
Web site	bcbst.com
24/7 Nurseline*	1-866-904-7477
Health Information Library*	1-800-999-1658
Drug Benefit Appeal	1-888-343-4232 (fax number)
Care Management	1-800-225-8698
CareSmart Disease Management	1-888-416-3025

At CoverTN

E-mail	cover.tennessee@state.tn.us
Web site	covertn.gov

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of Tennessee

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