Membership and Billing Redesign

Frequently Asked Questions
Information for Agents and Group Administrators

Questions Regarding Technology

What types of technology are involved in the Membership and Billing Redesign?

- **Imaging**: Used when scanning, indexing, storing and retrieving imaged documents through IPD (Image Process Design) software or FileNet.
- **OCR (Optical Character Recognition):** Technology that "reads" scanned data.
- **KFI (Key From Image):** Process for transferring data from enrollment form image into the enrollment form staging database.
- **WorkFlow**: Enables electronic processing of work based on complex business rules.
- **BRE (Business Rule Engine)**: Automation of previously manually-applied underwriting guidelines and eligibility verification.
- **COLD (Computer Output to Laser Disk):** Making data available to an image for viewing, such as a view of FACETS generated billings and Web-submitted transactions through IPD from FileNet.
- **Automation of Loading of FACETS** (the claims processing system) from imaging of new standard enrollment forms
- **Web (e-Health Services):** Offering of online enrollment, changes and terminations through the BlueCross BlueShield of Tennessee Web site.

Why were the enrollment forms redesigned?

In order to take full advantage of OCR technology the forms had to be redesigned to allow the data to be "pulled" from the form automatically. This required the use of a red form with white boxes to aid in scanning to capture data. Several data elements were also added to request information employers had to either write in the margins of the previous enrollment form or put into a letter. The result is one set of three forms.

How will this redesign benefit customers?

Various benefits can be found for each external customer (member, group administrator and broker). In general, benefits include:

- Reduction in the number of forms to use
- Quicker enrollment of group additions/changes, especially for standard enrollments
- Improved turnaround time on approximately 45 percent of processed group additions/changes
- Faster processing of member enrollments for large percentage of new groups
- Improved service to the customer with quick access to images
- Fully insured customers can use electronic enrollment submissions on individual Web or batch basis
- Electronic Bill Presentment to provide employers:
  — Increased flexibility for billing access
  — Faster receipt of billing
  — Electronic payment capabilities (functionality still under review)

Questions Regarding the Forms

What are the new standard forms and what is each used for?

Form EEW: Group Member Enrollment Form. Use for enrolling a new member in a group.

Signature rules for EEW:
- If the member is electing coverage (Medical, Dental or Life), they would complete the signature on the front of the application.
- If the member is declining coverage, they would complete the signature on the back of the application.
- If the member is electing one coverage and declining another, both signatures would be required.

Form ADC: Enrollment Change Form. Use for making changes/additions to a current member's coverage. The member must sign the application for any changes.

Form TRM: Termination Form. Use to terminate members with or without electing COBRA coverage.

Form F: Personal Health Coverage Form. Use for persons to enroll in non-group coverage.

Form G: Personal Health Coverage Enrollment Change Form. Use to make changes/additions to a current member's non-group coverage.

Why are the forms red?

Most writing is done in blue or black. A color had to be used that was not common when receiving handwritten data. This color also had to be compatible with OCR/scanning equipment. Red, which is the industry OCR standard and used by many companies including BlueCross BlueShield of Tennessee (who uses red for claims scanning), was the preferred color.

BlueCross BlueShield of Tennessee

Will applicants/group administrators have to use a certain print for the imaging system to be able to read the image?

Applicants are encouraged to use a simple block style printing for ease in scanning and reading. It is important to note, however, that all red ink will be "dropped" during the scanning process. The only true restriction is not to complete forms with red ink.

How will enrollment forms be processed if they are received with letters or other attachments?

Standard enrollment forms will be scanned in Enterprise Document Management (EDM). EDM staff members will observe that there are attachments included with the enrollment form and sort the documents accordingly.

How will automation work when medical underwriting is required?

For life coverage, the automated business rules will determine if the late life applicant for contributory life coverage exists and if so, sets a flag to be sure the "perform underwriting" step is triggered. For Personal Health Coverage, much the same thing happens except the decision-making is more than just "accept" or "reject" (as is the case with life underwriting). Instead, a medical underwriter can issue benefit exclusion riders or even a rate-up. The underwriting decisions are communicated through WorkFlow.

What if there is no attachment but there is a handwritten note or comment included on the enrollment form?

When a Verify Operator in EDM sees that an enrollment form also includes handwritten notes on the application, they will assign a pend code that will cause the item to be electronically routed for online review.

What happens if the handwriting on the form is not within the boxes on the form?

Nothing drastic will occur should this happen. During OCR, information written outside the boxes may cause the Verify Operator to have to look closely at the image to determine the correct data and then key that information in. Enrollment forms will not be returned simply because a person writes outside a box or writes a comment on the form.

What happens if a fax needs to be processed immediately?

Faxes that require immediate attention will be handled manually, as a Rush, as they are today. The document will then be back imaged for future reference.

Will electronic submission reports still be used the same way?

Currently, groups who submit data electronically will not be affected by this change, nor will any reporting.

What criteria will be used to determine if the enrollment form should be returned to the group?

The criteria for returning enrollment forms will be based on the current processing procedures. Only enrollment forms without a signature, signature date or group number (where group number cannot be determined from the group name or other attachment) will be returned. Personal Health Coverage applications will be returned if the health statement is incomplete.

How long will the images be available for retrieval?

Images may be stored for up to 10 years on FileNet. During this timeframe, retrieval will be simple; however, enrollment forms that are fairly old may take longer to retrieve.

If paper enrollment forms are destroyed will the image be accepted as the legal document?

Yes. The image of the enrollment form is the legal document that will be used throughout BlueCross BlueShield of Tennessee.