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#14- 2008

August 5, 2008

- **Guidelines Changed for Adding Newborn Children to Medically Underwritten Coverage**
- **Search tool added to online health library for Members**

Dear Highmark Blue Cross Blue Shield Appointed General Agency:

Guidelines Changed for Adding Newborn Children to Medically Underwritten Coverage*

Effective immediately, guidelines for adding a newborn child to an existing contract have changed. A newborn, an adopted newborn or a newborn being placed for adoption may be added to a parent's policy as of their birth date with coverage effective from the date of birth, provided the request to add the child is received within 31 days of the date of birth. No medical underwriting is required. No limitations for pre-existing conditions will apply.

As of the 32nd day following birth, provided that Highmark is contacted within 90 days of the date of birth, medical underwriting is required, and limitations for pre-existing conditions will apply.

Please review pages 34 - 35 in the Producer Manual (available on the Producer Web site) for details about applying for guaranteed issue and medically underwritten coverage for newborn children.

**This applies to medically underwritten direct-pay programs that include dependent coverage. It does not apply to the new short-term program, which will not include dependent coverage.*

Newborn Coverage in ShortTermBlue

While ShortTermBlue does not include dependent coverage, in accordance with Act 81, a newborn, an adopted newborn child or a newborn child being placed for adoption may be on their parent or legal guardian's coverage for the first 31 days from the date of birth.

If the parent notifies us within 31 days of birth, they may enroll in a guaranteed issue program and pre-existing limitations will not apply. They may also apply for any medically underwritten product. If approved, they can discontinue their coverage with the guaranteed issue program.

As of the 32nd day following birth, provided that Highmark is contacted within 90 days of the date of birth. Medical Underwriting is required. Limitations for pre-existing conditions will apply.

Search tool added to online health library for Members

All members of Highmark health plans, including Medicare products, can locate helpful, reliable health education information more easily and quickly using a new search feature on their Member sites.

At the top of every Health Library page, members can enter keywords into a search box to find pages with content related to their topics of interest. The search engine will retrieve hits from all of the Health Library resources — Health Encyclopedia, Inside the Human Body, Diseases & Conditions, Chronic Condition Guides, Surgeries & Procedures and Pregnancy. The Health Library, formerly called ADAM Resources, is located on the "Health Topics" tab on the Member site.

Adding the user-friendly search feature enables Highmark's Health Library to keep company with top-visited health information sites, such as WebMD. Additional search enhancements are under way for the Member site.

Employers can try the Health Library search feature by logging into the Member demo site. Client Managers can distribute demo site log-ins and passwords to select employer clients.

If you have any general questions concerning the topics outlined in this *Producer News*, please contact your Account Manager.

Sincerely,

A handwritten signature in black ink, appearing to read "Reginald E. Brown". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Reginald E. Brown
Director, Producer Affairs, West

Attachments: (0)