

PRODUCER NEWS

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The Highmark Blue Shield ProducerNews is intended only for the 21-county Highmark Blue Shield service area.

Producer News (08-08A)

August 7, 2008

Guidelines Changed for Adding Newborn Children to Medically Underwritten Coverage*

Effective immediately, the 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 27 - 28 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 does 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 or a newborn 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, and limitations for pre-existing conditions will apply.

Approval Date Changed to Last Day of the Month for Medically Underwritten Applications

The date by which medically underwritten applications must be approved to be assigned an Effective Date of the first of the following month has been changed. If an application is approved by Medical Underwriting on or before the last day of the month (previously the 27th of the month), coverage will become effective on the first of the following month.

PID Approves Changes to the SpecialCare Application Process

If you have clients with income limitations, SpecialCare and CHIP may be good options for them. You should be aware of recent changes to the SpecialCare application process that are designed to ensure that children who are eligible for CHIP or Medical Assistance are enrolled in these programs rather than SpecialCare. Both CHIP and Medical Assistance provide more benefits than SpecialCare and cost nothing for most children.

When families apply for SpecialCare, any children and teenagers (younger than 19 years of age) will be automatically referred to CHIP or Medical Assistance (also known as Medicaid or MA) for a determination of eligibility. The SpecialCare application form will be sent to the Highmark CHIP eligibility unit for a determination of CHIP eligibility. Applications for children not eligible for CHIP because their family income is too low will be automatically referred to the Medical Assistance program using an electronic referral. Only children found **NOT** eligible for CHIP or Medical Assistance will be eligible to enroll in SpecialCare. There are **NO** exceptions to this eligibility rule.

Copies of the revised SpecialCare/CHIP applications, product brochures and rate sheets are attached here for your immediate use. These items may be ordered via the Producer Online Ordering System using the following inventory numbers:

- ENR-092 – SpecialCare/CHIP application
- 23406 – SpecialCare/CHIP product brochure
- 23430 - SpecialCare/CHIP rate sheet

When You Have Questions . . .

When producers have Highmark-related questions, they should contact their Preferred Agencies. But when Preferred Agencies have questions, knowing whom to contact at Highmark is the key to getting answers quickly. Listed below are phone numbers Preferred Agencies can call with questions.

Phone Number	Contact	Topic	Hours of Operation
866-306-1056	Producer Hotline	Benefits, claims and application status <i>(Limited to questions concerning a maximum of three (3) contract holders during periods of peak call volume. Periods of peak volume include Mondays and daily from 11 a.m. to 2 p.m.)</i>	8:30 a.m. – 4:30 p.m. Monday – Friday

Phone Number	Contact	Topic	Hours of Operation
866-306-1059	Technical Assistance	Technical issues with Producer Portal	8:00 a.m. – 5:00 p.m. Monday - Friday

Correction to Previously Distributed DirectBlue Benefit Grids

Producer News 12-07B, distributed originally on December 21, 2007 and again on January 3, 2008 (due to Internet delivery problems), included as attachments the DirectBlue \$0, \$250 and \$500 deductible benefit grids. Attached are revised benefit grids correctly showing the prescription drug maximum as \$50,000. These revised grids also include the Vision benefit.