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## **Highmark Introduces ShortTermBlue**

The Pennsylvania Insurance Department has approved ShortTermBlue PPO, which will be available on July 31, 2008. This means producers will be able to submit ShortTermBlue applications via the Highmark Producer Portal on July 31 with August 1 as the earliest possible effective date.

The introduction of ShortTermBlue, a product for those in need of temporary insurance coverage, is an important addition to the Highmark portfolio of products, providing one more option for the uninsured in western Pennsylvania.

Ideal for recent graduates, the newly-employed who are waiting for group benefits to begin, individuals who are between jobs or anyone who is temporarily in need of health insurance, ShortTermBlue is a quick, easy way to get important health benefits during a time of transition. ShortTermBlue will also fill the gap for individuals waiting to be approved for enrollment in a longer term medically underwritten plan.

ShortTermBlue is a commissionable product.

As with all other Highmark medically underwritten products, producers must submit customer applications via the Producer Portal. Provided that customers meet the limited medical underwriting by answering "No" to all of the medical questions on the application, coverage can begin as soon as the day after the application is submitted electronically.

## **Important Things to Know About ShortTermBlue**

- Interested individuals can apply for an initial coverage period of as few as 31 days up to and including 180 days. Each individual applying must submit his or her own application. There is no family coverage under ShortTermBlue.
- ShortTermBlue rates are based on age, deductible level and the number of days of coverage selected.

- ShortTermBlue is not renewable. To obtain additional coverage after a Coverage Period ends, a new application must be submitted. Individuals may enroll for two consecutive Coverage Periods. Coverage Periods are considered consecutive only if there are 60 days or less between the end of one Coverage Period and the beginning of the next Coverage Period. 90 days must elapse, after enrolling in consecutive Coverage Periods, before an individual can apply for a third Coverage Period.
- There can be no overlap of days between Coverage Periods. For example, if the last day of the first Coverage Period is the 15th of the month, the earliest the second Coverage Period can start is the 16th of the same month.
- A pre-existing condition clause applies for ShortTermBlue medical and prescription drug benefits. ShortTermBlue will **not** provide benefits for pregnancy at any time and for any condition for which medical advice, care, treatment or diagnosis has been recommended or received from a physician within a five-year period prior to the Effective Date of coverage.
- Members pay the full Highmark-negotiated discounted price at the pharmacy and then complete and submit a Prescription Drug Claim form for reimbursement. **If it is determined that the drug is related to a pre-existing condition, ShortTermBlue will not cover the cost of the drug.**
- Members will first receive an approval, or Confirmation of Enrollment, letter that includes the beginning and end dates of coverage for ShortTermBlue. Copies of that letter will also be sent to the writing producer and the General Agency. The Welcome Kit with an ID card and tip sheet on how to use the new coverage will be sent in a separate mailing.
- A Replacement of Coverage form is not required with this program.

A ShortTermBlue product brochure includes benefit information, rates and an application that is to be used “For Information Collection Only.” All ShortTermBlue applications submitted by producers must be completed online. The “For Information Collection Only” application is a tool that allows you to record necessary information from customers and to keep their signed applications in your files. The online application for ShortTermBlue provides for Credit Card payment only. There is no Bill Me Later option with ShortTermBlue.

See the Producer Manual on the Highmark Web site for additional information about ShortTermBlue.

## **ShortTermBlue Training Module Available**

A ShortTermBlue training module will be available on the Producer Portal as of August 1. To access the online training module, log on to the Producer Portal and go to the *Training* tab. Select *Producer Module* and then click on the *ShortTermBlue* link.

## **Medically Underwritten Application Approval Date Changed to Last Day of the Month**

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