



PRODUCER NEWS

Highmark Blue Cross Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

#13-2007

September 14, 2007

- Electronic Submission of Applications Becomes Mandatory January 1, 2008
 - Use Producer Portal to Insure Commission Payment
 - Classes Scheduled for Online Application Instruction
 - “Bill Me Later” Option Now Available for Online Applications
 - Accuracy Important to Speedy Application Processing
-

Dear Highmark Blue Cross Blue Shield Appointed General Agency:

Electronic Submission of Applications Becomes Mandatory January 1, 2008

Effective January 1, 2008, all Highmark medically underwritten applications submitted via producers must be submitted electronically. Paper applications will no longer be accepted. In order to submit applications online, you must have Internet Explorer 6.0 or higher on your computer. Attached for your review are instructions for submitting online applications.

Once mandatory online application submission is implemented, you will be able to submit pertinent medical records via fax by dialing 1-412-544-4009. When submitting an online application for which you intend to fax medical records, please indicate on the application - either in the space next to the pertinent medical condition or in the last question that asks for “Other” information - that you will be faxing medical records and the date they will be faxed.

And when you actually fax the medical records, please mark them as “Medical Records for Application” and include the customer’s name, Social Security number and the date the application was submitted.

If you do not clarify the above-requested information on the online application and the faxed medical records, the application will be processed without the medical records. Remember that only medical records will be accepted on this fax line. Applications and inquiries will not be accepted.

NOTE: Online application instructions are included as an attachment with this Producer News email.



Use Producer Portal to Insure Commission Payment

To insure commission payments, producers must submit online applications via the producer (not the consumer) portal on the Highmark Web site. In addition to online applications, the producer portal offers access to training information and the producer online order form and a variety of other useful tools. So remember to use the producer portal for all your Highmark business. And when submitting applications, be sure to include your agency and producer numbers, which are required to generate commission payments. (You'll need your User ID and Password to log-in.)

Classes Scheduled for Online Application Instruction

Producers may attend Highmark classes to receive instruction in the online application process. Highmark has scheduled a number of training classes featuring the electronic submission process. Those classes are listed below.

Reservations are required by the dates indicated on the schedule. Contact Jodi Howard to reserve your place now.

Email:

jodi.howard@highmarkblueshield.com

Call:

Jodi Howard: 717-302-2529

Johnstown Training Sessions

Class	Date	Time	Location	Reservations By:
Online Training	October 2, 2007	10:00 a.m. – 11:00 a.m.	Johnstown Servicenter Crown American Bldg. One Pasquerilla Plaza Johnstown, PA	September 25, 2007
Online Training	October 2, 2007	1:00 p.m. – 2:00:p.m.	Johnstown Servicenter Crown American Bldg. One Pasquerilla Plaza Johnstown, PA	September 25, 2007
Online Training	November 6, 2007	10:00 a.m. – 11:00 a.m.	Johnstown Servicenter Crown American Bldg. One Pasquerilla Plaza Johnstown, PA	October 30, 2007
Online Training	November 6, 2007	1:00 p.m. – 2:00:p.m.	Johnstown Servicenter Crown American Bldg. One Pasquerilla Plaza Johnstown, PA	October 30, 2007



Erie Sessions

Class	Date	Time	Location	Reservations By:
Online Training	October 4, 2007	10:00 a.m. – 11:00 a.m.	Erie Servicenter 717 State Street Erie, PA	September 27, 2007
Online Training	October 4, 2007	1:00 p.m. – 2:00:p.m.	Erie Servicenter 717 State Street Erie, PA	September 27, 2007
Online Training	November 8, 2007	10:00 a.m. – 11:00 a.m.	Erie Servicenter 717 State Street Erie, PA	November 1, 2007
Online Training	November 8, 2007	1:00 p.m. – 2:00:p.m.	Erie Servicenter 717 State Street Erie, PA	November 1, 2007

Pittsburgh Sessions

Class	Date	Time	Location	Reservations By:
Online Training	October 23, 2007	10:00 a.m. – 11:00 a.m.	Highmark Blue Cross Blue Shield Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA	October 16, 2007
Online Training	October 23, 2007	1:00 p.m. – 2:00:p.m.	Highmark Blue Cross Blue Shield Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA	October 16, 2007
Online Training	October 26, 2007	10:00 a.m. – 11:00 a.m.	Highmark Blue Cross Blue Shield Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA	October 19, 2007
Online Training	October 26, 2007	1:00 p.m. – 2:00:p.m.	Highmark Blue Cross Blue Shield Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA	October 19, 2007

“Bill Me Later” Option Now Available for Online Applications

Until now, the only way to submit payment when applying online for a Highmark medically underwritten product was via a credit card. As of September 1, 2007, customers applying online still have the “Credit Card” option but now also have a “Bill Me Later” option.

This new option allows customers (or producers submitting applications electronically for their clients) to submit applications online without payment. The advantage to this option is that, should a customer be denied coverage, they will not have to wait for a premium refund.



However, please be aware that by selecting the “Bill Me Later” option, neither claims nor commissions will be paid on any approved applications until the first premium payment has been received. A premium bill for an individual who selects the “Bill Me Later” option will be mailed during the first billing period following the acceptance of the online application. Depending upon the date the application is approved, a member may be required to pay up to two month’s premium on the first bill.

Please remember that if an application is received by the 27th of the month and there is no need for Highmark to request additional information or medical records, it is possible to receive an effective date of the 1st of the following month. However, even with an approved application and an assigned effective date, no claims will be paid until the first premium pay has been received.

Accuracy Important to Speedy Application Processing

Nothing is more frustrating to customers and producers alike than having an application returned because of missing or inaccurate data. It delays both the application process and commission payment.

Attached is a tip sheet with important reminders that can help you keep the application process as smooth and fast as possible. Please review these tips and share them with your sub-producers.

NOTE: A tip sheet is attached to the Producer News email.

If you have any questions concerning any of these topics, please contact your Account Service Manager.

Sincerely,

A handwritten signature in black ink that reads "Aaron J. Ochs".

Aaron J. Ochs
Director, Producer Affairs
412-544-2031