

PRODUCER NEWS

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

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

Producer News (09-07A)

September 12, 2007

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. Included for your review are instructions for submitting online applications.

Please Note: The exception, to the electronic submission process, is applications for individuals who reside in the following ZIP codes. These require special handling and should be submitted on paper. Addresses within these ZIP codes are split between in-area and out-of-area counties so eligibility for coverage must be determined by street addresses. The ZIP codes are: 17002, 17229, 17756, 18041, 18070, 18240, 18635, 18655, 19310, 19344, 19362, 19363 and 19520.

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 are faxing medical records and the date faxed.

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.

Use Producer Portal to Ensure Commission Payment

To ensure commission payments, producers must submit online applications **via the producer (not the consumer) portal** on the Highmark Web site. In addition to online quotes and applications, the producer portal offers access to training information, Producer News and a variety of other useful tools. So remember to use the producer portal for all your Highmark business. 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 also have the option of attending Highmark classes to receive instruction on the online application process. Highmark has scheduled a number of training classes featuring the electronic submission process, these classes are listed below. Basic Training classes are scheduled immediately before the Online Application Training classes listed below. Enrollment in both classes is recommended, but not required.

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

Email:

jodi.howard@highmark.com

Call:

Jodi Howard: 717-302-2529

Allentown Training Sessions

Class	Date	Time	Location	Reservation Deadline
Online Application Training	October 18, 2007	11:00 a.m. – 12:00 p.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	October 11, 2007
Online Application Training	November 29, 2007	11:00 a.m. – 12:00 p.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	November 21, 2007

Camp Hill Training Sessions

Class	Date	Time	Location	Reservation Deadline
Online Application Training	October 19, 2007	11:00 a.m. – 12:00 p.m.	Camp Hill 1800 Center Street Camp Hill, PA	October 12, 2007
Online Application Training	November 30, 2007	11:00 a.m. – 12:00 p.m.	Camp Hill 1800 Center Street Camp Hill, PA	November 21, 2007

Below is a complete listing of all the training sessions scheduled through November 2007 in both Allentown and Camp Hill.

Allentown Training Sessions

Class	Date	Time	Location	Reservation Deadline
Basic Training	September 27, 2007	9:00 a.m. – 11:00 a.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	September 20, 2007
Basic Training	October 18, 2007	9:00 a.m. – 11:00 a.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	October 11, 2007
Online Application Training	October 18, 2007	11:00 a.m. – 12:00 p.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	October 11, 2007
Basic Training	November 29, 2007	9:00 a.m. – 11:00 a.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	November 21, 2007
Online Application Training	November 29, 2007	11:00 a.m. – 12:00 p.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	November 21, 2007
Specialized Training	November 29, 2007	1:00 p.m. – 3:00:p.m.	Allentown Servicenter 7248 Tilghman Street Allentown, PA	November 21, 2007

Camp Hill Training Sessions

Class	Date	Time	Location	Reservation Deadline
Basic Training	September 24, 2007	9:00 am to 11:00 am	Camp Hill 1800 Center Street Camp Hill, PA	September 17, 2007
Basic Training	October 19, 2007	9:00 am to 11:00 am	Camp Hill 1800 Center Street Camp Hill, PA	October 12, 2007
Online Application Training	October 19, 2007	11:00 a.m. – 12:00 p.m.	Camp Hill 1800 Center Street Camp Hill, PA	October 12, 2007
Basic Training	November 30, 2007	9:00 am to 11:00 am	Camp Hill 1800 Center Street Camp Hill, PA	November 21, 2007
Online Application Training	November 30, 2007	11:00 a.m. – 12:00 p.m.	Camp Hill 1800 Center Street Camp Hill, PA	November 21, 2007
Specialized Training	November 30, 2007	1:00 p.m. – 3:00 p.m.	Camp Hill 1800 Center Street Camp Hill, PA	November 21, 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 they 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, should a customer be denied coverage, they will no longer have to wait for a premium refund.

However, **please be aware 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 months premium on the first bill.

Please remember that if an application is received by the 27th of the month and Highmark does not need 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 payment 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.

Included 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 producers.