



Bluegrass Family Health

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Spring 2004 Provider Newsletter

PROVIDER RELATIONS/ NETWORK DEVELOPMENT STAFF

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Behavioral Medicine Network

When a Bluegrass Family Health member has a mental health problem, call the Behavioral Medicine Network (BMN). Saint Joseph Behavioral Medicine Network is now doing business as Behavioral Medicine Network.

BMN coordinates emergency care across our coverage area, and is available to take your call 24 hours a day, seven days a week. Employing this resource may serve to avoid unnecessary hospitalizations, and offer immediate peace of mind for your clients and their families.

Central Kentucky providers can take advantage of BMN's large outpatient clinic in Lexington, or one of their several satellite offices in surrounding communities. Their locations allow BMN to provide Bluegrass Family Health members with urgent, same day care, often within hours of your call. They also provide inpatient evaluations and issue appropriate referrals when necessary.

BMN's clinic staff includes child and adolescent specialists providing all levels of care. From psychiatrists to counselors, they have providers with years of experience dealing with child and adolescent mental health issues. Same day appointments are available for your Bluegrass Family Health insured child or adolescent.

A variety of chemical dependency services are also available at the BMN clinic. Services include an intensive outpatient program, as well as an outpatient, opiate detox plan for select individuals. A staff of Certified Alcohol Drug Counselors implements the comprehensive, AA/NA friendly programming. BMN can provide treatment for your chemically dependent patient.

When you have a Bluegrass Family Health member requiring mental health services, contact BMN's Intake Department at (800) 455-5579. BMN will help you find an appropriate mental health provider, and they will provide all the necessary authorizations for care. ■

*"Saint Joseph Behavioral
Medicine Network is Now
Doing Business as Behavioral
Medicine Network."*





Delivering a new health care alternative from the most trusted names in health care and financial services.

Bluegrass Family Health



Employee HRAs administered by Wells Fargo Flex Benefit Services

Bluegrass Family Health and Wells Fargo have teamed up to offer one of the latest innovations in the health insurance industry. Bluegrass Consumer Choice is a health plan that actively involves employees in their care and health care spending.

Bluegrass Consumer Choice members will present a Member ID Card that includes the Bluegrass Consumer Choice logo. Information regarding member deductible and co-insurance amounts will be available to participating providers on **MyBluegrassInfo**, the Bluegrass Family Health web portal available at www.bgfh.com.

This new consumer directed health plan has five major components including preventive care, an HRA account, patient responsibility amounts, a PPO and a support suite including care management and tools. Here is a summary:

1. Preventive Care — 100% first dollar coverage of qualified preventive care services including exams and tests.



Bluegrass Consumer Choice Member ID Card

Introducing Bluegrass Consumer Choice

2. HRA — An employee-sponsored Health Reimbursement Arrangement (HRA) for members to use wisely toward satisfying deductibles and other qualified expenses.
3. Employee Responsibility — Member portion of the deductible co-insurance and non-qualified expenses.
4. PPO — A major medical plan to cover eligible health care expenses once the deductible has been reached.
5. Support Suite — Web-enabled tools and other services to help members manage their costs and care.

The major medical plan features the same excellent care and service features members have come to expect from Bluegrass Family Health. In addition, members will now benefit from an HRA account.

A Health Reimbursement Arrangement (HRA) is a medical account set up by employers on behalf of their employees as specified and allowed under Section 105 of the IRS code. The HRA is important for two reasons. First, it helps pay for qualified health care expenses as members meet their deductible. Second, like 60% of others in similar health plans, members have the opportunity to rollover unused dollars for future needs. The HRA is tax-free to employees and is administered by Wells Fargo, an industry leader in HRA administration and funds management.

Sometimes called Personal Care Accounts, Health Savings Accounts or Health Funds, HRAs usually have four central characteristics:

1. The sponsoring employer provides a medical plan with a deductible.
2. A tax advantaged HRA is established by the employer for each eligible employee in consideration of the total health care benefit the employer provides.
3. The HRA is to be used by employees to pay for first dollar coverage of qualified out-of-pocket medical expenses until that fund is exhausted.
4. Unused HRA funds rollover from year to year. This rollover feature provides an incentive for employees to understand the true cost of health care and make wise spending decisions.

Please contact your Provider Relations Specialist with questions regarding Bluegrass Consumer Choice. ■

Participating providers need to be aware of key differences between Bluegrass Consumer Choice and other more traditional Bluegrass Family Health products including:

- No co-payments
- Higher deductible and co-insurance amounts
- Member responsibility for payment of some services from HRAs and/or personal funds
- 40-60% of typical health plan members have surplus HRA funds to rollover from year to year
- Employers may choose to offer a Benny™ Card that members can use as a debit card to access HRA funds to pay for medical services
- Wells Fargo is developing the capability to issue payment of member HRA funds direct to providers

Consumer Directed Health Care (CDHC) — What Does it Mean for Providers?

There are several different types of CDHC products but they all have the same purpose: to encourage members to be more responsible in choosing and paying for the services they receive. This can be a great opportunity for providers to strengthen their relationship with their patients by helping them make objective decisions.

Members will be more responsible for choosing their treatment and will ask their providers for information to help them make educated decisions. Providers will want to be prepared to direct patients to web sites so they can research their illness and treatment options or provide them with handouts on various more common conditions. Open communication with your patients will help strengthen your relationships and encourage patients to take responsibility for their health care decisions.

Attention Participating Providers:

Dual Co-payments

To encourage member access to routine annual exams, Bluegrass Family Health offers some health plans that utilize a dual co-payment system. Under these plans, Primary Care and Specialty Physician services have different co-payment amounts. Member ID cards for these plans will list both co-payments. Please note that not all plans will utilize this dual co-payment system.

Physicians practicing in OB/GYN or Gynecology as well as Certified Nurse Midwives will collect the PCP co-payment for all member visits, when the dual co-payment plan is utilized. Please also note that physicians practicing in Reproductive Endocrinology or Gynecological Oncology will collect the specialist co-payment from members.

PCP co-payments will apply for mid-level practitioners (Physician Assistants, Nurse Practitioners, etc.) for all plans.

To confirm in which specialty Bluegrass Family Health has credentialed/classified you, feel free to check our Provider Directory or our web site at www.bgfh.com. You are also welcome to call your Provider Relations Specialist at (859) 269-4475 or 1-800-787-2680 and we will be happy to assist you. ■



Claims Address

Effective immediately, all types of provider claims (professional, hospital, ancillary) should be mailed to the following address:

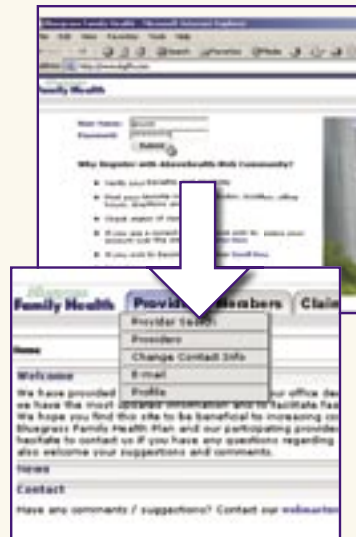
Bluegrass Family Health
P.O. Box 22738
Lexington, KY 40522-2738
(859) 335-3705
(877) 449-7378



MyBluegrassInfo

Bluegrass Family Health encourages all participating providers to sign up to use our website for eligibility verification, precertification request status and routine claims status checks, including how and when a claim was paid.

To sign up for MyBluegrassInfo, go to www.bgfh.com, click on Providers, then Forms, then complete and fax the applicable E-health Enrollment Form as indicated. You'll be glad you did! Please call your Provider Relations Specialist with any questions. ■



Labcorp and Quest Designated Reference Labs

Please remember that Labcorp and Quest are the designated reference labs for Bluegrass Family Health. Requesting lab tests from labs other than Labcorp or Quest could result in unnecessary out-of-pocket expense for your patients.

Both Labcorp and Quest offer a comprehensive panel of lab tests to meet the needs of you and your patients.

This includes the relatively new VAP Cholesterol Test, which provides more comprehensive, accurate cholesterol measurements to better assess and manage heart disease risk. The VAP Cholesterol Test is the first expanded lipid panel that provides a direct measurement of LDL and all cholesterol subclasses. It is also the only cholesterol test that measures all primary, secondary and emerging risk factors in the NCEP ATP III Guidelines. The VAP Cholesterol Test is ideal for patients requiring a lipid panel and is accurate in both fasting and non-fasting patients. ■

15% discount for Virtual Lecture Hall

Bluegrass Family Health has arranged for all its participating physicians, PAs, and ARNPs to receive a 15% discount on memberships and CME packages at the online CME site The Virtual Lecture Hall (VLH). To receive the discount, log onto MyBluegrassInfo <<https://bluegrass.abovehealth.com/Logon.jsp>> then click on The Virtual Lecture Hall.

Bluegrass Family Health is pleased to offer this service to our participating providers. ■

Bluegrass Family Health

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Pain Management Update

To complete the data analysis and identify the outcomes of the program, Bluegrass Family Health closed its **painSMARTs** program to new enrollees earlier this year.

The benefit enrichment program (implemented in September 2002) was for BFH members with chronic non-cancer related pain. In the beginning, **painSMARTs** was designed as a collaborative effort to measure and quantify care management outcomes.

Currently, we are in the process of analyzing the data. The results of the analysis will be presented to the participating **painSMARTs** physicians. Based on the results, recommen-

dations and decisions will be made regarding the next step in BFH's pain management program. During the analysis process, those members currently enrolled in the program will continue to receive enhanced benefits, as long as they remain compliant with the agreed terms of the program. ■

Non **painSMARTs** members continue to have pain management benefits; however, remember that all pain management services require prior authorization.

For questions or more information concerning pain management services, please contact our Pain Management Case Manager.

Formularies Available on ePocrates



Effective January 1, 2004 Bluegrass Family Health began providing two formulary options for employer groups. State employees have the Commonwealth of Kentucky Formulary and commercial groups have the Commercial Formulary. Providers can now access our formularies on ePocrates from their PDA (Personal Digital Assistant.) For more information click on ePocrates on the Bluegrass Family Health website provider page. ■