

Blue Shield Report

A Newsletter for
Professional Providers and
their Staff Members

May 26, 2010
D-3-10

The *Blue Shield Report* is published by the professional relations department of Blue Cross and Blue Shield of Kansas.

OUR WEB ADDRESS:
<http://www.bcbsks.com>

Ann Dunn
Communications Coordinator

Questions:

Contact your professional relations representative or the professional relations hotline in Topeka at 785-291-4135 or 1-800-432-3587.

Health Care Reform Impacts All



Since the passage of the landmark health care reform act March 23, many may be wondering what steps Blue Cross and Blue Shield of Kansas has taken to understand the new law.

First, be assured that BCBSKS is a strong company and is ready for health care reform. BCBSKS is a trusted insurance company in

Kansas and provides quality insurance with low administrative costs, less than 9 cents of a premium dollar.

BCBSKS is working diligently to understand every detail in the 2,000-plus pages of legislation. In many cases, all insurers must wait for the Department of Health and Human Services to issue rules and regulations to clarify areas of the new law. Below is a preview of the legislative reforms that will impact private health insurance coverage with Blue Cross and Blue Shield of Kansas in coming months.

Health Plan Benefit Changes*

Most of the changes to health insurance and health care delivery will not take place until 2014 and beyond. However, some of the changes will occur this year. Contracts with plan years beginning on and after Oct. 1, 2010, will include the following changes:

- Removes lifetime maximum benefit limits
- Removes annual limit on essential health benefits (as determined by Health and Human Services)
- Removes pre-existing condition exclusions for dependent children (under 19 years of age)
- Rescissions are no longer allowed (except for fraud or intentional misrepresentation)
- Certain preventive services will be covered without any cost-sharing obligations from the member
- Dependents will be eligible for coverage to age 26 (Dependents who are covered on a parent's plan June 1 will be allowed to stay on that plan even if they reach the current limiting age of 23 after June 1)
- Internal and external appeal processes will be expanded

Health Care Reform Impacts All, continued

There are many other provisions that will take effect after 2010, and more details about how those legislative items will affect coverage will be made available as it becomes available. BCBSKS has added information to our Web site to help you stay informed. Please visit us at www.bcbsks.com and click on the Health Care Reform icon in the upper right hand corner of our home page (as pictured on the first page) for additional information. While here, you can sign up to receive *Health Care Reform Updates* through e-mail. By requesting e-News, periodically you will receive electronic updates regarding what is new on our Web site concerning Health Care Reform.



As always, providers are encouraged to check member benefits prior to services being rendered by checking for eligibility/benefits via the Web or by calling Customer Service.

*Taken from the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act.