

KEEPING YOU INFORMED

BCBSRI Rolls Out New Wellness Premium Rewards Program for 2019**Small Group employers can earn back up to 8% of total annual medical premium!**

BCBSRI has an innovative solution to help ease rising healthcare costs. Employers can curb productivity loss, increase job satisfaction, and save real money at the same time. Wellness Premium Rewards gives back a portion of an employer's premium dollars—up to 8% of the total annual medical premium—as a reward for fostering a healthy workplace.

Here's how the new program works:

- Employees complete wellness activities and accumulate points using Virgin Pulse®, receiving quarterly incentives based on their levels of participation.
- Employers receive a percent of their total annual premium, contingent on their employees' average point accumulation and participation with Virgin Pulse®.

Employers will receive periodic status reports on participation, point accumulation, and premium reward percentage status. For more information, check out the Wellness Rewards brochure [here](#).

2019 Enhanced Pharmacy Benefits for BlueSolutions**Access to Preventative Drugs just got better!**

Effective January 1, 2019, BCBSRI will add a new HSA Preventive Drug benefit to all small group BlueSolutions plans. The benefit applies flat-dollar copays, NOT subject to the deductible for drugs on the approved preventive drug list. The preventative drug list can be found [here](#).

2019 BCBSRI Renewal Certification

For 2019 renewals, brokers can expect the following recertification requirements, based on group size.

- Groups with 1 Enrolled – Attestation or Full Renewal Certification
 - The requirement will be the alternate of what was required at the groups 2018 renewal
- Groups with 2-34 Enrolled – Exempt from Renewal Certification
- Groups with 35+ Enrolled (rated as small group) – Full Renewal Certification

Please note that BCBSRI reserves the right to require a Full Renewal Certification on ANY group, regardless of the outline above. The outline above is subject to change each year and this outline applies to 2019 renewals only. Sample Renewal Certification forms can be found [here](#).

STAY UP TO DATE

BCBSRI 2019 Product Updates**2019 Small Group Product Family and Plan Eliminations:**

- BasicBlue (all 3 plans): Groups will be mapped to a comparable BlueSolutions plan
- BlueCHiP Advance (all 3 plans): Groups will be mapped to a comparable Network Blue New England plan
- BlueSolutions 100/60 \$2,650/\$5,300: Groups will be mapped to BlueSolutions 100/60 \$3,000/\$6,000

2019 Plans with Out-of-pocket value changes:

- VantageBlue 100/80 \$500/\$1,000
Out-of-pocket limits changed from \$1,500/\$3,000 to \$1,800/\$3,600
- VantageBlue 100/80 \$2,000/\$4,000
Out-of-pocket limits changed from \$3,600/\$7,200 to \$4,100/\$8,200
- BlueSolutions 100/60 \$1,900/\$3,800
Out-of-pocket limits changed from \$2,600/\$5,200 to \$2,700/\$5,400

2019 Plans with Copayment changes:

On the following 4 plans, the PCP, Telemedicine and Retail Clinic copays changed from \$25 to \$30 and the Specialist and Chiro copays changed from \$40 to \$50:

- Network Blue New England 100/NC \$2,000/\$4,000
- Network Blue New England 100/NC \$3,000/\$6,000
- Blue Choice New England 100/80 \$2,000/\$4,000
- Blue Choice New England 100/80 \$3,000/\$6,000

BCBSRI 2019 Policy Updates**Behavioral Health & Substance Abuse**

- As of August 1, 2018, BCBSRI will no longer require prior approval for in-network behavioral health or substance use disorder services.
- Effective upon renewal in 2019, all BCBSRI-insured plans will provide coverage for behavioral health and substance use disorder office visits, including medication-assisted treatment (MAT), at copays that are consistent with primary care office visits. These services are currently subject to specialist visit copays, which are typically higher.

Mastectomy

- Effective upon renewal in 2019, all BCBSRI-insured non-HDHP plans will provide coverage for inpatient and outpatient services for mastectomies and reconstruction of the breast at 100%.
- Effective upon renewal in 2019, all BCBSRI-insured HSA-qualified HDHP plans (BlueSolutions and Access Blue New England) will provide coverage for inpatient and outpatient services for mastectomies and reconstruction of the breast at 100% post deductible.

BrokerNetUSA Website Updates

All 2019 Product information and forms are now available on www.broknertusa.com and in the BCBSRI Broker Portal. Please note that the following forms are updated for 2019 and MUST be submitted for new and renewal business effective 1/1/2019 and later:

- Sales Agreement
- Amendment to the Sales Agreement
- Member Application

Please be sure to delete or discard any older versions of these forms from your computer, network and files.



TRENDING INFORMATION

2019 IRS Contribution Limits**2019 FSA Contribution Limits**

- To be announced October 18, 2019

2019 HSA Contribution Limits

- Individual Plan Max \$3500
- Family Plan Max \$7000
- Catch Up Max (55+) \$1000

Contact Reminder

As a reminder, the BrokerNet team is now using BCBSRI email addresses to handle all your BCBSRI needs. We continue to handle all new business for groups of 1-50 and renewals for groups of 1-10 enrolled.

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New Business Support

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New Business Checklist

Recently, we have been asked to provide a training tool for the new business enrollment process. To assist you in collecting all the required documentation for new business, we have put together a comprehensive checklist. This checklist is used by our team to verify that a case is ready for submission to BCBSRI. It provides in depth detail of not just the required forms, but the required information within each form. Reviewing your paperwork against this checklist prior to submission to our team will ensure faster processing of your account and eliminate delays due to back and forth communications with questions. The checklist can be found [here](#). Please pass this along to any brokers or support team members that work with BCBSRI new business.

