

Blue Update

A quarterly publication
for our customer groups

October/Fourth Quarter 2009

BCBSNM Ranks High in Customer Service, Claims Processing Satisfaction

BCBSNM participates annually in the Consumer Assessment of Healthcare Providers and Systems (CAHPS^{®*}) Survey. The overall objective of the CAHPS study is to capture accurate and complete information about consumer-reported experiences with health care. In 2008, the National Council for Quality Assurance (NCQA) collected CAHPS results from 168 commercial PPO plans nationwide and found that BCBSNM ranks in the top 3 percent of PPO plans for customer service satisfaction and in the top 1 percent for claims

processing satisfaction. Our Customer Advocates resolve 92 percent of inquiries during the initial phone call with an average answering speed of 26 seconds. Claims Examiners process more than 98 percent of claims within 14 days of receipt, with accuracy rates that consistently exceed 99 percent.

*CAHPS[®] is a registered trademark of the Agency for Healthcare Research and Quality.

Reporting Changes Required for ERISA 5500 Form

For the plan year beginning January 1, 2009, the Department of Labor (DOL) has expanded the types of expenses that must be reported by the Plan Sponsor in its ERISA Form 5500 annual reporting. Among the new expenses to be reported are nonmonetary compensation, which includes items such as business gifts and meals to agents and consultants. The government's intended purpose of these additional disclosures is to improve transparency and disclose potential conflicts of interest to assist plan fiduciaries in their responsibilities to evaluate the equity-of-service fees and expenses paid by an employee benefit plan.

BCBSNM has been working to update its systems to comply with the additional reporting requirements. For those customers who receive or request data relating to Form 5500, BCBSNM plans to provide this additional data. Please consult your legal counsel to determine how the new reporting requirements apply to your organization.

Please contact your account representative for information on what data BCBSNM will provide its customers, or visit the DOL website for additional information on the new reporting requirements:

www.dol.gov/ebsa/faqs7/faq_scheduleC.html

We Protect Our Members' Personal Health Information

Our members – your employees – may have wondered why, when calling Customer Service, they must enter their insurance ID number, then repeat it upon speaking to a Customer Advocate. Their protected health information (PHI) is very important to us, and we have strict policies and procedures in place to protect its confidentiality.

To meet this obligation, we take extra measures to ensure that we are servicing the appropriate person calling – or the person calling on behalf of a member. One of those measures is to verify the information the caller has initially entered. Your employees' PHI is safe with BCBSNM.



**Blue Cross and Blue Shield
of New Mexico**

Experience. Wellness. Everywhere.SM

Route to:

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Cholesterol Medication Adherence Program Being Implemented

BCBSNM began implementing a cholesterol medication adherence program in August 2009. The objective of the adherence program, developed in collaboration with Prime Therapeutics, our pharmacy benefit manager, is to improve our members' health and wellness by encouraging members to take medication as prescribed by their providers. The program uses pharmacy data and available lab values to identify members who are not refilling their prescribed cholesterol medications.

H1N1 Flu Update

BCBSNM continues to closely monitor the H1N1 flu situation and, as needed, will provide updates about any potential impact the H1N1 flu will have on the services we provide to employers and members.

Medical benefits may vary by employer group, plan, and type of coverage (e.g., PPO, HMO, HSA). The plan's benefits determine where members should go to be tested and treated, what portion of their care is paid for, and which vaccinations and anti-viral medications are covered.

BAE: Online Bill Payment: What It Is, How to Use It

Did you know that you can pay your BCBSNM bill online in Blue Access for Employers (BAE)? (This feature is available to premium billed accounts.) There are many benefits to Online Bill Payment:

- It's simple and secure.
- There's no paper to get lost or delayed in the mail.
- Your payments will be processed quickly and accurately.
- You will receive e-mail alerts to keep up-to-date.
- You will always have full documentation and audit trails of your payment activities.
- Unlike automatic debit, you are in control of when you pay your bill.

How to Enroll in Online Bill Payment

1. Log in to BAE at www.bcbsnm.com/employer.
2. Select *Online Payment** in the *Billing* section on the right side of your screen.
3. Select *Create Payment Profile* in the menu on the left.
4. Review the Online Payment Terms of Use and select *I Agree* if you accept the terms.
5. Enter your bank routing number, account number, and account type. If you receive more than one bill, you can assign different accounts to pay each bill. Click *Submit* to start the verification process.

Outreach is conducted to educate members and help surface any underlying issues that may be keeping members from taking medications as prescribed. Prescriber notifications offer physicians information they otherwise would not have access to and an opportunity to improve communication with their patients.

To determine their coverage, members can refer to their Benefit Booklets or call BCBSNM Customer Service at the number on the back of their member ID cards. BCBSNM encourages members to continue to seek information from the Centers for Disease Control (CDC) about how to deal with flu outbreaks. The CDC offers tips and resources at www.pandemicflu.gov/index.html.

6. There is a ten-day waiting period for the banking networks to validate your account information. At the end of the waiting period, we will send an e-mail to remind you that you can now pay online.
7. Use the *Request Payment* and *Release Payment* options to submit your payments to us. (Remember, once this process is complete, your account will no longer receive a paper bill.)

*If the Online Bill Payment link does not appear on your screen, please contact your BCBSNM Account Executive.

Once you have enrolled in Online Bill Payment, you will receive an e-mail and an alert on your BAE site informing you when your bills are available to view and pay in BAE.

If you have any questions about Online Bill Payment, or about BAE generally, please call the Internet Help Desk at **1-888-706-0583**, Monday through Friday, 6 a.m. to 9 p.m., and Saturday from 6 a.m. to 2:30 p.m., MT.

You can take a tour of this convenient online feature at: www.bcbsnm.com/billpay.

Your Privacy with Blue Cross and Blue Shield of New Mexico

THIS NOTICE REQUIRES NO ACTIONS ON YOUR PART. IT IS DESIGNED TO HELP YOU UNDERSTAND HOW WE PROTECT YOUR PERSONAL INFORMATION.

Your private records and those of your covered family members are safe with Blue Cross and Blue Shield of New Mexico. The company has a long-standing policy that maintains the confidentiality of the personal data necessary to administer insurance and to provide service. As you know, many companies sell the names of customers to others. We at Blue Cross and Blue Shield of New Mexico and our affiliates do not sell or rent your name or your records to any other organization or business concern.

Confidentiality and security

Blue Cross and Blue Shield has set out strict policies and procedures to protect the confidentiality of personal information. We also maintain physical, electronic, and procedural safeguards to protect personal data from unauthorized access and anticipated threats or hazards.

Information that may be collected

Information is provided by you on application, claim, and other forms. We also have personal information from your transactions with us, such as information about your policies, premiums, and claims. This information may come by telephone, in writing, or through a computer. In addition, we may receive information from your health care providers through the course of managing insurance transactions or from our affiliates or others, e.g., insurance administrators, consultants, etc., which may be doing work for Blue Cross and Blue Shield.

Independent insurance agents

The independent insurance agents authorized to sell Blue Cross and Blue Shield products and the products of our affiliates are not employees. Your agent may have access to information needed to provide service to you. Since this agent is subject to the same privacy laws that govern us, this agent may have privacy obligations to you that are independent of ours.

Information we may disclose

Blue Cross and Blue Shield regards all personal information as confidential. We will not disclose your personal information unless we are allowed or required by law to make the disclosure or if you tell us we can. These disclosures are generally made to our affiliates, administrators, consultants, and regulatory or governmental authorities. We may also disclose information as necessary to administer your health plan, pay claims and, as necessary, effect transactions in the ordinary course of our business. Our affiliates are subject to the same policies regarding privacy of our information as we are.

Blue Cross and Blue Shield sometimes works with outside firms to help with services and marketing. As permitted by law, these firms may use certain identifying and nonmedical information. It is our policy to require outside firms to make a written pledge to maintain the confidentiality of the personal information and abide by all applicable privacy laws. These firms are prohibited from using or disclosing personal information for any purpose other than the work they are performing or as required by law.

Even if your relationship with us ends, the company is pledged to maintain its privacy policy and practices so that your privacy will be protected.

If you have any questions about our privacy policy, please write to us at:

HCSC PRIVACY OFFICE

P.O. Box 804836

Chicago, IL 60680-4110

This notice is provided on behalf of:

Blue Cross and Blue Shield of New Mexico,

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Blue Cross and Blue Shield of New Mexico

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Announcing BCBSNM's *Point of View* Series

BCBSNM has created a *Point of View* series that summarizes our position on a number of key health care topics. These one-page fliers present our core beliefs and approaches.

Three topics are now available: *Wellness, Medical Care Management*, and *The Advantages of Customer Ownership*. You can find these fliers on our website, www.bcbsnm.com/employer. Additional topics will be added in the coming months.

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