

BEST PRICE

Alberta Blue Cross pays out hundreds of millions of dollars in claims each year. We pay dentists, pharmacies, ambulance operators and hospitals. All these providers trust us because we're fair, efficient and prompt.

That gives us a lot of credibility when it comes to negotiating. Alberta Blue Cross' pharmacy agreement guarantees fair dispensing fees for you and your employees. We also have a similar arrangement with most Alberta ambulance operators. Your Alberta Blue Cross plan pays the ambulance operator directly so you are not out of pocket, and you get lower ambulance rates.

We also drew upon our considerable experience as the province's largest consumer of dental services to create the Alberta Blue Cross Dental Schedule, which ensures fair and consistent rates for dental services. The Alberta Blue Cross Dental Schedule is an option for all our group customers. By choosing it as your basis of payment, you are assured that dentists who have agreed to bill on the basis of the Alberta Blue Cross Dental Schedule will not charge above what your plan pays, other than the usual co-pays or deductibles.

Least Cost Alternative Drug Policy

In the past decade, Alberta Blue Cross introduced Least Cost Alternative (LCA) pricing for its government clients. Group customers have also benefited from LCA pricing for many years.

LCA pricing means you pay as little as possible for interchangeable drug products. Often, there is a brand name product and generic alternative product with the same active ingredients. When you have an Alberta Blue Cross plan with LCA pricing, the pharmacist will dispense the lower-priced alternative, rather than the brand name. LCA products can result in considerable savings to your plan.

Managing costs

Alberta Blue Cross works to manage your plan costs. As benefit specialists, we help you customize your benefit package. For example, you can choose prescription drug coverage at 100 per cent, 80 per cent, 70 per cent or other available levels, on either a pay direct or reimbursement basis. You can also choose specific plan maximums and deductibles.

For each claim, we first make sure the employee is eligible for coverage. Our electronic claims adjudication system, programmed with your customized plan design, verifies that the plan covers the benefit claimed and determines the applicable deductibles and maximums. Our system also keeps a history file that tracks each employee's claims and payments.

We also audit providers regularly to ensure strict compliance with our agreement.

