

FOR YOUR Benefit

Information for plan members to help you make the most of your benefits



Shining a light on fraud detection



Investigation results in fraud charges

In February, news outlets announced that Red Deer RCMP laid charges against two women who were alleged to have defrauded Alberta Blue Cross of more than \$119,000.

This case was identified by our Audit Services team during an audit of employee coverage at a Red Deer employer. Our investigation discovered a large number of suspected fraudulent claims, which were turned over to the RCMP. We are pleased that charges have now been laid. This is one example of the types of issues we monitor and uncover through our fraud detection measures.

Alberta Blue Cross has a zero tolerance policy towards any fraudulent abuse of the benefit plans we administer on behalf of our customers. We actively investigate and have extensive measures in place to detect and combat fraud and plan abuse.

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums for consumers. Every dollar of fraud or plan abuse must ultimately be paid by plan members and plan sponsors. Preventing fraud and plan abuse helps keep our benefit plans viable.

More information about how you can play an active role in protecting your benefit plan from fraud and plan abuse is available on our web site at

www.ab.bluecross.ca/aboutus/fraud-prevention.php.

One of Alberta's "Most Loved Brands"

For the second year in a row, Alberta Blue Cross has been ranked one of Alberta's Top 10 Most Loved Brands in a recent study by the Canadian marketing research firm, Ipsos. A big thank you to Alberta consumers for recognizing our commitment to earning and maintaining your trust and confidence; providing you with unparalleled products, service and value; and making a genuine contribution to the communities we serve.



Plan member information is just a tap away

You can easily access your benefit information with one tap when you download the Alberta Blue Cross Android or Apple mobile app.

Depending on your plan design, you will be able to use the app to

- check to see if a claim has been received and processed;
- find out important information about your benefits including plan rules, next eligibility for products and services and what has been used to date;
- arrange for off-line access to your ID card; and
- view emergency contact information and claiming tips when travelling out of province.

We encourage you to head to the online Apple App Store or Google Play store and search for "Alberta Blue Cross - My Benefits" to try out the app today.

Monitoring provider claims for potential irregularities

Alberta Blue Cross makes it a priority to continually monitor health benefit claims for the purpose of identifying patterns within the claiming environment. Claims from health care providers are reviewed through sophisticated analytics and any noticeable deviations from industry or individual claiming practices are evaluated for potential irregularities.

Based on comprehensive reviews of our provider compliance monitoring practices, Alberta Blue Cross has enhanced our processes to better identify claiming patterns or trends that may be cause for concern. If potential concerns are identified, our compliance and assurance team focuses their attention to these areas to determine if further action is required. If risks from specific providers are identified, steps are taken to ensure claiming practices align with our business. This can include everything from educating the provider (or plan member if necessary) on claiming processes, to removing their eligibility, to making a criminal complaint to law enforcement (in extreme cases).

Round-the-clock member services: provider lookup with Google map coordinates

The **direct-bill provider directory on the Alberta Blue Cross web site** makes it easy for you to find a provider in your area who direct bills, thereby avoiding the need to fill out claim forms and pay the full cost of your eligible claims out of pocket. Today, over 90 per cent of claims are submitted directly to Alberta Blue Cross at the time of service—from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors, physiotherapists and massage therapists. By consulting this searchable directory for a provider who offers the convenience of direct billing, you only need to pay their portion of the cost for eligible claims.

The provider directory now includes Google map coordinates to make locating providers even easier. Each provider listing includes a “directions” link and a “street view” link, which connect you to the provider’s physical location on Google maps.



NEW

Botox and Xeomin prescriptions soon to require special authorization approval

Effective August 1, 2015, prescriptions for Botox and Xeomin will only be eligible through the special authorization process for those benefit plans with managed drug benefit coverage. Please check with your plan administrator to find out if this applies to your specific benefit plan.

If you currently have Botox or Xeomin prescribed, there is no change to the process you currently follow to obtain your prescription until July 31, 2015. However, effective August 1, 2015, you will need your doctor to complete and submit a *Special Authorization* request form to Alberta Blue Cross. The information provided by your doctor will be assessed confidentially against clinical criteria established by your plan. Special authorizations for Botox or Xeomin will only be approved for Health Canada-approved uses; cosmetic uses will not be approved. Please be advised that your doctor may charge a fee for completing the form, which is not covered by Alberta Blue Cross or by your drug plan.

Special authorization is a way to manage drug costs and usage of drugs covered on drug plans. Alberta Blue Cross closely monitors drug usage, and as stewards of your benefit plan dollars, we take steps to protect the financial well-being and sustainability of your benefit plan.

Removing providers from our eligibility list

Part of Alberta Blue Cross’s role in administering benefit plans is managing service providers. As part of this provider management practice, we ensure plans are protected by taking a variety of actions toward those providers whose exhibit potentially irregular claiming activities.

The majority of health care providers who are involved in the delivery of products and services to our plan members conduct themselves professionally and ethically. From time to time, however, we must take a firm stance if a provider’s conduct could negatively affect the group plans we administer. One option we can pursue is removing a provider from our provider eligibility list. This means, that while these providers are still free to supply products and services to clients, including Alberta Blue Cross members, no claims for products and services from that provider will be eligible for coverage, payment or reimbursement by Alberta Blue Cross.

If you obtain a product or service from a provider that you do not know has been determined to be ineligible, there is an exception rule in place to pay that particular claim but to inform you that subsequent claims from that provider will not be accepted.



Have a question
about your coverage?

We’re here to help!

Edmonton 780-498-8000

Calgary 403-234-9666

Toll free 1-800-661-6995

www.ab.bluecross.ca



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