

# CONNECTION BULLETIN

News and information for group benefit plan administrators from Alberta Blue Cross

## Alberta Blue Cross ranked among Alberta's largest corporations

Once again, Alberta Blue Cross has earned a position among Alberta's top 40 largest corporations in *Alberta Venture* magazine's recently announced 2015 ranking of Alberta's top 250 corporations based on revenue.



This year, Alberta Blue Cross moves up one spot in the ranking to #37, between Ensign Energy Services at #36 and UFA at #38.

"We're very pleased to be recognized and ranked among Alberta's top 40 largest corporations," says **Ray Pisani**, president and CEO. "We pride ourselves in the role we play in supporting the health and wellbeing of Albertans, and with 1,100 employees and revenues of \$2.2 billion, we also have a significant economic presence in this province."

The complete list is available online at [http://rankings/v250\\_venture-250/](http://rankings/v250_venture-250/) and in the September issue of *Alberta Venture* magazine.



## Introducing paperless benefit booklets and "Benefits at a Glance"

Beginning early in the new year, Alberta Blue Cross will replace paper benefit booklets with the electronic version already available through the member services web site. The benefit booklet is accessible 24 hours per day and is the best way for plan members to gain comprehensive and up-to-date information about their group plan.

As an added convenience, we will also provide the electronic benefit summary, *Benefits at a Glance*, for members who wish to view a quick review of their benefits.

New members will receive a welcome to Alberta Blue Cross letter with their new ID card, which will direct them to the online benefit booklet and *Benefits at a Glance*.

Members can log in to the member services web site by visiting and clicking the orange sign-in button.

A specific date for this change will be communicated in the next *Connection Bulletin*.

## 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).



## Removing providers from our eligibility list

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

The majority of health care providers 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 your employee obtains a product or service from a provider that they do not know has been determined to be ineligible, there is an exception rule in place. Through this role, we will pay that particular claim and inform the plan member that subsequent claims from that provider will not be accepted.

## Payments made easier!

There is now an easy way to organize your group payments to Alberta Blue Cross. If your organization has multiple sections and you are making a payment, simply let us know how you would like us to allocate your payment. You can do this by taking any of the following steps:

- Fill out the perforated payment remittance form attached to your statement of account.
- Add a comment to your telebank or cheque.

Whether you choose to fill out the remittance form or add a comment, please be sure to include both your **group number** and your **account number** in the description.

By providing us with this information, you are choosing the fastest, most effective way to let us know how you would like your payments organized.

## Help your employees make the most of their benefits

Along with this issue of *Connection Bulletin* is the latest *For Your Benefit* newsletter, which is designed to help your group plan members make the most of their benefits. We encourage you to distribute *For Your Benefit*—which is also available as a pdf in the **plan administrator's section of our web site under "Resources"**—to your employees. We welcome your comments about *For Your Benefit* and suggestions of topics for future issues. Please send your feedback to [connectionbulletin@ab.bluecross.ca](mailto:connectionbulletin@ab.bluecross.ca).



## Protecting online accounts

If you are responsible for the security of someone's personal information online, it's likely that the issue of web security is on your mind. Cyber attacks are increasing in frequency across the web; the consequences of these attacks can be severe. When data is successfully breached it can lead to the exposure of health and financial information, identity theft and more.

One of the easiest ways that you can protect the information in your online accounts with Alberta Blue Cross is to properly manage your account passwords. Improve the security of your accounts by improving your passwords.

A guide to better password practices:

- Choose a complex password that is at least eight characters long and includes numbers and special characters.
- Your password should not contain birth dates, proper nouns or other personal information.
- If you need to write down your password, store it in a locked cabinet and separately from your computer or laptop.
- Never share your password with others.
- Individuals are responsible and accountable for all activity involving their assigned login ID. Only the individual to whom it is assigned must use the login ID.
- Change passwords periodically.

## Botox and Xeomin moved to special authorization status

As of August 1, 2015, prescriptions for Botox and Xeomin are only eligible for coverage through the special authorization process for those benefit plans with managed drug benefit coverage. Special authorization is a way to control drug costs and prevent misuse of specific drugs, which are covered only if the criteria of your drug plan are met. Botox and Xeomin coverage will only be approved if it is being used for its Health Canada-approved uses, not if used for cosmetic purposes. As Botox and Xeomin use is on the rise, special authorization is being put in place to help manage drug costs for affected benefit plans.

All plan members on managed drug plans who need coverage for Botox or Xeomin will now need their doctor to complete and submit a *Special Authorization* request form to Alberta Blue Cross. The information provided by the doctor will be assessed confidentially against established clinical criteria. Please be advised that doctors may charge a fee for completing the form, which is not covered by Alberta Blue Cross or by your drug plan.

Awareness letters were sent to all plan members who have claimed Botox or Xeomin in the past 12 months making them aware of the change in claiming process.

Alberta Blue Cross closely monitors changes in drug usage and puts in place controls such as special authorization, to keep escalating drug costs or misuse in check. As stewards of your benefit plan dollars, we take our responsibility seriously and take action when needed to protect the financial well-being and sustainability of your benefit plan.



## Processing overage dependents just got easier!

The **overage dependent process** on our new plan administrator site has been simplified making it quicker and easier to use.

When you receive an overage dependent notice, you can indicate if a plan member's dependent will still be attending school by simply checking the *Student indicator* checkbox under the *Dependents* tab on the plan administrator web site.

Once you have logged into the site and found the applicable plan member, go to the *Dependent* tab, click *Edit dependents* then scroll down to the specific dependent's information block and check the *Student indicator* checkbox and process as usual.



## Alberta Blue Cross partners with *Preventable*

In mid-2015, Alberta Blue Cross announced our sponsorship of the **Preventable injury prevention campaign** in Alberta in a partnership with a number of industry and government partners. Preventable injuries are a leading cause of death and disability in Alberta, resulting in more than four injury deaths per day in the province. *Preventable* aims to raise awareness of preventable injuries and to get people thinking about the attitudes that directly lead to injuries.

Alberta Blue Cross is committed to helping raise awareness of preventable injuries among Albertans and is taking a leading role in this campaign through the balance of 2015. Topics addressed through this campaign include drowning prevention, as well as motorcycle, farm and pedestrian safety.

Please follow us on [Facebook](#) and [Twitter](#) to see updates regarding this campaign.



## Alberta Blue Cross sponsors diabetes education expos

Every month, approximately 1,000 Albertans are diagnosed with diabetes. The Canadian Diabetes Association estimates that more than a quarter of all Albertans are expected to be living with diabetes or pre-diabetes by 2025—and that diabetes will cost the province's health system an estimated \$1.3 billion in 2015 alone.

Recognizing that diabetes is a key condition that affects many Albertans—including many of our plan members—Alberta Blue Cross is partnering with the Alberta chapter of the Canadian Diabetes Association this year to sponsor the Calgary and Edmonton Diabetes Expo events being held in the fall. The Diabetes Expos are large-scale education events intended to help provide ongoing self-management learning experiences for adults living with diabetes.

The Edmonton event will be held **October 22** at the Italian Culture Center in Edmonton, featuring Hal Johnson and Joanne McLeod of BodyBreak. The Calgary event will be held **November 28** at the University of Calgary.

Please welcome your group members to attend one of these free events. Watch for more details about these expos on our [Facebook](#) and [Twitter](#) presences closer to the event dates.

## Improve the health

## of your workforce with **BALANCE™** Your life ▲ Your rewards

Early in the new year, Alberta Blue Cross will begin rolling out an exciting new health and wellness program—Balance™. This new benefit lets you measure the health of your workforce while rewarding employees for making healthy choices. When your employees complete their health risk assessments in Balance™, you gain insight into the health of your organization and how you can shape your benefit plan to meet their needs. As employees use Balance™, they earn points for a chance to win some great prizes like gift cards, Fitbits, exercise equipment and weekend escape packages.

We will be making Balance™ available to Alberta Blue Cross employer group plans in phases throughout 2016. We will be sending you more details about this program and how it will benefit you and your employees at a later date.

## We value your feedback

The *Connection Bulletin* is published to communicate with Alberta Blue Cross employer group plan sponsors on a variety of topics relating to your plan.

We appreciate your feedback regarding the *Connection Bulletin*, and welcome any comments you may have about the newsletter or suggestions of topics for upcoming issues. Please send your feedback via email to [connection@ab.bluecross.ca](mailto:connection@ab.bluecross.ca), by fax to 780-498-8096 or via mail to Corporate Communications, Alberta Blue Cross, 10009 108 Street, Edmonton, AB T5J 3C5.

Back issues of the *Connection Bulletin* may be found on the Alberta Blue Cross web site at [plan-administrators/connection-bulletin.html](http://plan-administrators/connection-bulletin.html).

For more information about topics in this *Connection Bulletin*, please call your Alberta Blue Cross group sales or service representative.



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