

Summer 2016

CONNECTION BULLETIN

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



Helping curb drug costs through our Maintenance Medication Program

Over the next couple of years, we anticipate increasing drug costs as a result of significant new drugs already launched or soon to be launched in the Canadian market. To ensure drug plans are sustainable and to curb costs for our plan members and plan sponsors, Alberta Blue Cross is launching our Maintenance Medication Program

(MMP) on September 1, 2016, for direct bill plans. The characteristics of this program balance cost savings with member choice and encourages plan members to change their behaviour.

The MMP is designed with plan sponsors' best interests in mind. Filling larger prescription quantities means long-term savings resulting from fewer dispensing fees charged by the pharmacy. The MMP also gives plan members the freedom to choose how they wish to proceed when they encounter an MMP-eligible prescription.

What are plan members' options?

Once prescribed a new maintenance medication, three shorter prescription refills will be permitted where the dispensing fee cost is covered by the benefit plan before requiring a 90 to 100 days' supply. After that point plan members have three options:

1. Plan members may request that their prescription be filled for a 90 to 100 day supply, in which case the plan will continue to pay the dispensing fee.
2. Plan members may continue to refill their prescription for less than a 90-day supply, but the cost of the dispensing fee will be their responsibility.
3. If there are unique circumstances where more frequent dispensing is required, plan members can speak to their pharmacist.

Is your health provider eligible?

Before your employees visit a health provider, let them know they can sign into our member web site to see if the provider is eligible for reimbursement of services or products.

Alberta Blue Cross is obligated to ensure the claims we receive are legitimate and medically necessary. For a variety of reasons, we may refuse to cover products or services from a provider. These reasons include a provider who has a pattern of charging for services that weren't delivered or has a history of offering incentives or providing unnecessary or non-medical treatment or products.

When providers only bill for products and services that are legitimately required, it helps to keep benefit plan costs down. Regularly reviewing providers for their compliance with plan rules allows us to better protect you—and your benefit plan—from high costs.

Starting **July 19**, plan members can visit www.ab.bluecross.ca to sign in to the member web site and view the list of ineligible providers. Plan members are free to use an ineligible provider, however, the claim will not be covered.

Reiterating the value of dental plans in the face of Alberta's high dental costs

Recently, an advertising campaign has been running across Alberta that questions the value of dental benefit plans and encourages Albertans to ask their dentists about treatment options.

While Alberta Blue Cross encourages our plan members to discuss treatment options—as well as treatment costs—with dental providers, the advertising campaign contains several inaccurate and misleading statements about dental plans that require correction.

- First, dental plans provide much more than “prepayment” for some services and most plans do in fact provide an element of “insurance”. This not only helps Alberta Blue Cross plan members afford the high cost of unforeseen treatments, such as root canals, but also provides protection for unexpected costs such as those related to accidental dental care.
- Second, while Alberta dental providers may charge widely varying fees for comparable services, some dentists in fact do consider “100 per cent coverage” as full payment for a service, while others may choose to charge patients more than the plan covers regardless of the plan’s level of coverage. This is why it is important for all consumers in Alberta to inquire about costs and understand how much they will be charged prior to treatment. Any dental office can submit a predetermination to Alberta Blue Cross prior to treatment so plan members know in advance how much is covered by their plan before they take a seat in the dental chair.
- Third, dental benefit plans are in fact adjusted regularly to “keep pace” with rising costs in Alberta. Alberta Blue Cross proactively adjusts our bases of payment for dental claims annually to keep pace with inflation and the price indexes, and informs both our plan members and dental providers of increases to our bases of payment.



It is worth noting, however, that dental costs in Alberta are significantly higher than anywhere else in Canada, including in neighbouring provinces. As the largest payer of dental services in Alberta, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. To illustrate just how much higher dental fees are in Alberta, the volume of dental claims paid by Alberta Blue Cross last year would have cost 26 to 32 per cent less if billed in one of the three other western provinces: 26 per cent less in Manitoba, 28 per cent less in Saskatchewan and 32 per cent less in British Columbia.

An important fact that the ad campaign does not consider is that dental benefit plans promote regular preventative dental care by helping Albertans afford the extremely high cost of dental treatment.

In fact, according to a Leger Marketing study undertaken by Alberta Blue Cross in August 2015,

- of the 75 per cent of Albertans who report having dental benefit plans, 73 per cent would not continue their current frequency of dental care for themselves and their families if they had to pay the full cost of dental treatments;
- 62 per cent of Albertans limit their visits to dentists because of the high prices charged for dental care in Alberta; and
- 47 per cent of Albertans with children limit their children’s dental care visits because of the high cost of dental care in Alberta.

The Leger study also found that

- 87 per cent of Albertans agree (and over half strongly agree) that dental costs today are beyond the reach of many Albertans;
- 79 per cent of Albertans feel the government should intervene by prescribing maximum fees;
- 91 per cent of Albertans think dental offices should be compelled to post fees; and
- 87 per cent of Albertans maintain dental offices should be permitted to advertise fees.

Government reviewing Alberta’s extremely high dental costs

In July 2015, the Alberta Minister of Health announced a review of Alberta’s extremely high dental costs. In the interest of providing sustainable dental benefit plans to our customers, Alberta Blue Cross welcomes this review, and we have provided input directly to the minister.

Options on the table for the government review include implementing restorative controls to bring costs back in line with other provinces, mandating more open pricing to support consumer choice and foster competition and separating the role of the regulatory body that oversees the practice of dentistry in Alberta.

As a dental plan sponsor, you are encouraged to have your say in this review. Please contact your MLA or the Minister of Health to share your thoughts.

Protect yourself and your benefits!



*Starting July 19, you will be able to view a listing of ineligible providers by accessing our member web site at www.ab.bluecross.ca.

Are you aware of how health care fraud and abuse affects your benefit plan? At Alberta Blue Cross, we have a policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer on behalf of our plan sponsors. The protection of your plan starts with you and your employees. Alberta Blue Cross is committed to educating plan sponsors and plan members about how to prevent fraud and reduce the potential for abuse.

How it affects your plan

While the victims of insurance fraud and abuse are not as visible as those of other crimes, increased premiums and reduced benefit levels are just two of the eventual costs of benefit fraud and plan abuse. If a health provider is found to be committing fraudulent claiming practices, Alberta Blue Cross has the right to withdraw direct billing privileges or suspend the provider from conducting business with Alberta Blue Cross. In addition, the provider may face criminal charges.

If you suspect any potential fraud or plan abuse, or any improprieties which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll free at **1-866-441-8477** or by email to **fraudtips@ab.bluecross.ca**. All information will be kept strictly confidential including your identity. Suspicions of fraudulent activity may also be reported anonymously. For more information, please visit the fraud prevention section of our web site.

Top 10 ways to protect your benefit plan

1. Never sign a blank form.
2. Review anything you sign.
3. Ask for copies of what is being submitted on your behalf.
4. Never allow a claim to be submitted on your behalf prior to receiving the medical treatment, service or product. For example, do not allow a health provider to claim for multiple treatments and state your account will have a credit for upcoming visits.
5. Check your receipts. Ensure they are correct and reflect the exact service or treatment you actually received.
6. If your health provider submits claims electronically, review your copy of the claims acknowledgement to ensure the service and amount claimed are accurate.
7. Don't substitute products or services. If a service provider suggests substituting one covered product or service for something that isn't covered under your plan, say "no".
8. Don't substitute names on receipts. Submitting a receipt in the name of a family member who did not receive the service is fraud.
9. Beware of "too good to be true" offers. Find out why a provider is waiving your deductible or a co-pay and don't take "free gifts" as an exchange.
10. Report any suspicious incidents to the Alberta Blue Cross Fraud hotline toll free at **1-866-441-8477** or email **fraudtips@ab.bluecross.ca**.

Please encourage your plan members to help prevent fraud by following these tips

BALANCE™

Your life ▲ Your rewards

Improve workplace wellness with Balance

If your organization isn't using *Balance* yet, now is the time to start. *Balance* is equipped with the tools you need to move your organization down the path to improved workplace wellness.

Balance removes the guesswork by combining a points-based reward program with a step-by-step road map employers can use to build a culture of wellness. When organizations take steps to create a culture of wellness, statistics indicate an increase in productivity and reducing absenteeism and medical costs.

As an Alberta Blue Cross plan sponsor, you also get exclusive access to the Healthy Workplace Essentials Challenge, a set of 10 milestones designed to promote organizational wellness. This program was developed in partnership with Excellence Canada, the national authority on quality and healthy workplace practices and is available only to Alberta Blue Cross.

When plan members use *Balance*, they earn points by completing health risk assessments, setting up trackers and reminders for medications, diet, exercise and more, completing "learn and earn" modules and much more. Through this process, *Balance* can generate aggregate reports using the information entered by your employees. Using these reports, you can better target your benefit plan to help meet the needs of your employees.

A quick note about privacy

Balance is 100 per cent confidential. Any information provided within the site is secure and individually-identifying information cannot be viewed by anyone except the employee.

The information made available to employers (to better their workplace wellness approach) is in aggregate form and completely anonymized.

Sign into *Balance* today

Plan members and their dependants (16 years of age and older) can access *Balance* through our member web site. Plan administrators can access the Healthy Workplace Essentials Challenge through our plan administrator web site.

Please note, Balance and the Healthy Workplace Essentials Challenge is available only to groups that have this benefit as part of their plan design.



Mark your calendar for the CDA Expo

Diabetes impacts the lives of hundreds of thousands of Albertans. The number of Albertans living with diabetes is expected to grow to more than 300,000 this year, and over 25 per cent of Albertans today are living with diabetes or prediabetes—including many who are undiagnosed.

That's why Alberta Blue Cross is pleased to be partnering with the Canadian Diabetes Association through 2016 to sponsor a series of CDA Expos across the province. These events offer great opportunities for Albertans to learn about diabetes self-management while connecting with resources. Each event includes expert speakers, an interactive tradeshow, local content and opportunities to win prizes. CDA Expos were held in Red Deer and Lethbridge in the spring, the Edmonton CDA Expo will be held October 27, and the Calgary CDA Expo will be held November 26. In consideration of the large number of aboriginal individuals living with diabetes, Alberta Blue Cross is also pleased to sponsor a new Aboriginal Gathering and CDA Expo to be held September 16 at the River Cree Resort in Edmonton.

If you have employees who are living with diabetes, we invite you to encourage them to attend one of these free events.

Watch www.diabetes.ca for registration information in the coming months.

Alberta Blue Cross introduces direct billing for psychology services



Effective July 4, 2016, psychologists and social workers will be able to direct bill psychology services to Alberta Blue Cross. This means if your employees visit a psychologist or a social worker who direct bills, they will pay only the portion of their visit not covered by their plan.

To find out which psychologists and social workers direct bill, Alberta Blue Cross's plan members can visit www.ab.bluecross.ca and click the link under "Find a direct-bill provider" at the bottom of our home page, or call Alberta Blue Cross Customer Services.

Alberta Blue Cross already provides direct billing capabilities to dental providers, pharmacies, optical providers, chiropractors, massage therapy providers and physiotherapists.

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 either 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.



Connect with us

Why wait for the next issue of *Connection Bulletin*? Keep yourself and your employees up-to-date about the latest Alberta Blue Cross news by following us on **Facebook**, **Twitter** and **LinkedIn**. We'll share interesting health news, information about our community sponsorships, tips to make the most of your benefit plan and keep you informed regarding potential plan or coverage changes. Connect with us today.



Investing in healthy communities

Creating healthier communities is a key component of encouraging healthy lifestyles for Albertans. That's why Alberta Blue Cross is committed to investing \$1 million over a five-year period to support and promote active living in communities across Alberta through our Healthy Communities Grant Program.

The fourth year of the grant program is currently underway. Four \$50,000 grants will be awarded to infrastructure projects around Alberta that promote community health ranging from children's playgrounds and outdoor adult gyms to cycling paths and walking trails. Funding for the program is provided by the ABC Benefits Corporation Foundation.

As an Alberta-based and community-minded organization, Alberta Blue Cross is passionate about making a genuine difference in the communities across our province. Our community engagement activities fulfil our organizational purpose and mandate of improving the health and well-being of Albertans.

More information about the Healthy Communities Grant Program, including application details, is available on our web site at www.ab.bluecross.ca.

Supporting our plan members

Alberta Blue Cross ensured that plan sponsors and plan members affected by the Fort McMurray wildfire had uninterrupted coverage. In the days immediately following the evacuation of Fort McMurray, we implemented a number of special measures which allowed plan members continued access to health coverage. This included providing replacement ID cards, authorization for early prescription refill and coordinating alternate address arrangements for claim payment.

As a show of support, Alberta Blue Cross, through corporate and employee donations, also contributed \$62,300 to the Canadian Red Cross to help with relief efforts.



Help your employees make the most of their benefits

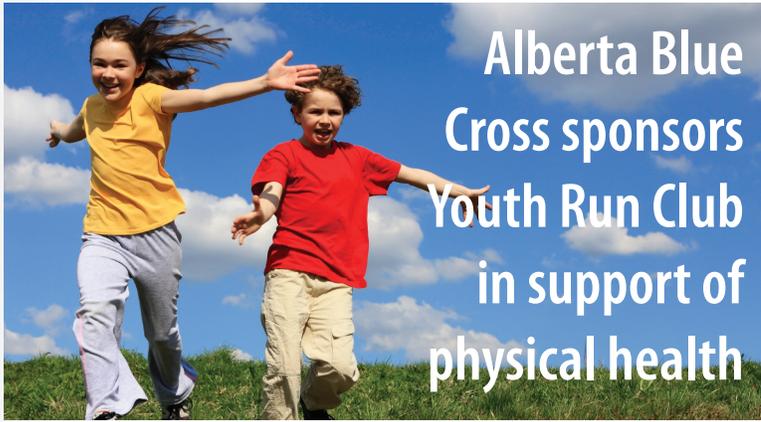
Along with this issue of *Connection Bulletin* is the latest *For Your Benefit* newsletter, which is designed to help your group plan members make the most of their benefits. We encourage you to distribute *For Your Benefit*—which is also available as a PDF in the plan administrator's section of our web site under "Resources"—to your employees.

We welcome your comments about *Connection Bulletin* and *For Your Benefit*, and topic suggestions for future issues. Please send your feedback to connectionbulletin@ab.bluecross.ca.

Claiming requirements for orthotics, surgical stockings and orthopedic footwear

If you aren't already aware, our claiming requirements for orthotics, surgical stockings and orthopedic footwear have changed. When plan members submit their claim form and their paid-in-full receipt, we now require additional documents. For all plans that require a physician's written order, we require a copy of the original prescription or a biomechanical assessment for custom foot orthotics. We also require a copy of the fabrication form for custom foot orthotics and orthopedic shoes or written confirmation that the surgical stockings have a minimum pressure gradient of 30 mmHg. For more information, please visit www.ab.bluecross.ca and click "Forms" at the top of the page to see a checklist for claiming requirements.





Alberta Blue Cross sponsors Youth Run Club in support of physical health

As Alberta Blue Cross continues to expand our focus on promoting wellness and active living among Albertans, we are pleased to announce a three-year sponsorship of the Alberta Medical Association Youth Run Club.

The Youth Run Club is a free, school-based running program designed to get children and youth active and help them embrace healthier lives. Currently, more than 18,000 students in 370 schools across 112 Alberta communities are participating in the program.

In addition to an annual \$25,000 sponsorship of the program, Alberta Blue Cross is providing \$5,000 per year for ten prize draws of \$500 each, drawn each June from among all participating schools to purchase sports equipment or fund other activity-related infrastructure costs.

Funding for this involvement is provided through the ABC Benefits Corporation Foundation, through which Alberta Blue Cross supports a wide range of wellness and active living initiatives across the province. With its focus on encouraging and educating children and youth on the importance of regular physical activity and good nutrition, the Youth Run Club has a great alignment with Alberta Blue Cross's wellness promotion activities.

Offered in partnership with Ever Active Schools, the Youth Run Club is modeled on an evidence-based and highly successful program by Doctors Nova Scotia. Launched in Alberta in the fall of 2013, the program has received national recognition from the Canadian Institute of Child Health and the Canadian Public Health Association for its achievements in engaging youth and children in regular physical activity by making running kid-friendly and adaptable for all levels of fitness.

Help your employees manage obesity

Alberta Blue Cross is pleased to support the Canadian Obesity Network, a network of more than 12,000 professionals working to improve the lives of Canadians affected by obesity.



Obesity is a chronic condition that requires long-term management. Managing excess body weight is similar to managing high blood pressure or diabetes. Left unmanaged, these conditions get worse and when treatments stop, the problems re-emerge.

Today, one in four adults and one in 10 children in Canada are living with obesity. As an employer, you can support your employees who are living with obesity to help them work toward their "best" weight and to stay healthy and productive.

The Canadian Obesity Network recently launched a new web site to provide information, tools and support to Canadians living with obesity. Their web site (obesitynetwork.ca) is a great resource for employees that also includes free monthly webinars on a variety of topics for those with an interest in obesity management.

As an employer, you can also support your employees in managing obesity by promoting workplace wellness—including modifying your work environment to help employees meet their goals. For more information, please visit www.obesitynetwork.ca/workplace-wellness-programs-designing-a-healthy-proposition-for-employees-9-25-2015.

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

We value your comments

Connection Bulletin is published to communicate with Alberta Blue Cross employer group plan sponsors.

Please send your feedback via email to 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 may be found on the Alberta Blue Cross web site at www.ab.bluecross.ca.



www.ab.bluecross.ca

