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# Advisor Update



## Save the Dates!

### Anthem Broker Meetings Coming in February 2010

DATE	REGION
• February 9	Northern
• February 11	Western
• February 24	Eastern
• February 25	Central

The locations and addresses for the February 2010 broker meetings are as follows:

- February 9, Northern Region:  
*Fairfax Marriott at Fair Oaks*  
11787 Lee Jackson Memorial Highway, Fairfax, VA 22033
- February 11, Western Region  
*Sheraton Roanoke Hotel & Conference Center*  
2801 Hershberger Road, Roanoke, VA 24017
- February 24, Eastern Region  
*The Founders Inn & Spa*  
5641 Indian River Road, Virginia Beach, VA 23464
- February 25, Central Region  
*The Westin Richmond*  
6631 West Broad Street, Richmond, VA 23230

Stay tuned for more details to come soon about registering for this event.

- [February Broker Meeting Dates](#)
- [COBRA Subsidies Update](#)
- [Genetic Information Nondiscrimination Act of 2008 \("GINA"\) Begins](#)
- [New Broker Responsibilities Under ARRA Privacy Regulations](#)
- [Anthem stops selling ARCUS Bank HSAs](#)
- [Find Webinars on the Broker Web Site](#)
- [Integrated Health and Vision Coverage Gives Diabetic Members Additional Preventive Guidance](#)
- [Anthem Resources: the GASS Unit](#)
- [Anthem Holidays](#)
- [Good News for Small Groups \(2-14\)](#)
- [More Details about H1N1 Vaccination](#)
- [Express Scripts Transition Update](#)
- [Community Service News](#)
- [Noteworthy Reminders](#)
  - Communications archives
  - Send us your co-op advertising invoices

### Coming in the Next Issue!

- **New Blue View Vision materials**

## continuation subsidies reach the end of their nine-month subsidy period

The American Recovery and Reinvestment Act provided eligible COBRA and state continuation participants with nine months of subsidized premiums. Participants who became eligible in this first wave on March 1, 2009, received a 65 percent premium subsidy through November 30, 2009. They will be responsible for paying 100% of the premiums beginning in December 2009. For example, if a participant's subsidized premium was \$105 in November 2009, that premium will increase to \$300 for December 2009. This is a significant increase and may be unexpected for some participants who may have lost track of the nine-month end date.

Subsequent waves of the nine-month subsidy period will expire monthly hereafter. For example, the subsidy will expire on December 31, 2009, for COBRA and state continuation participants who became eligible on April 1, 2009. It will expire on January 31, 2010, for participants who became eligible on May 1, 2009, and so on.

Employers and group administrators may experience:

- an increase in calls from impacted participants, many expressing concern with their ability to pay the increased premiums.
- a possible increase in member terminations due to non-payment of increased premiums.

COBRA employers currently receiving federal subsidy reports will continue to receive those reports as long as they have participants receiving the subsidy.

The subsidy program will end on December 31, 2009, for any new COBRA or state continuation applicants. Assuming there is no extension, the final wave of the nine-month subsidy period will end on September 30, 2010.

The government is currently considering an extension of the subsidy beyond the program's December 31, 2009, end date. We are monitoring this possibility. If there are any changes or an extension to the subsidy law, we will communicate that as soon as possible.

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## New rules for GINA begin December 7, 2009

The Genetic Information Nondiscrimination Act of 2008 ("GINA"), which became law on May 21, 2008, was designed to prohibit a group health plan or a group health insurance company from collecting genetic information from or about an individual or family member prior to or in connection with enrollment, or at any time if the information is used for underwriting purposes.

On October 9, 2009, temporary and final rules to implement certain provisions of GINA were released. The new rules apply to all types of policies except for Medicare Supplement policies and will become effective the first plan year beginning on or after December 7, 2009. The new rules provide guidance addressing GINA's effect on the timing, content and use of Health Risk Assessment forms.

For additional information, see the [GINA FAQs](#).

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## Brokers face new responsibilities under ARRA privacy regulations

The American Recovery and Reinvestment Act of 2009 (ARRA) includes a number of new privacy regulations that expand the HIPAA Privacy and Security programs and directly impact brokers.

### Brokers' new responsibilities

Under these new privacy regulations, brokers must now notify us of any use or disclosure of personal health information (PHI) not permitted by their Business Associate Agreement (BAA) or any breach of their security system.

You will receive a letter in mid-December explaining that you will be required to execute a new BAA within 30 days of receipt of the letter. The new BAA will be available from a secure web

site. Be on the lookout for the BAA letter!

For more information, please contact your sales representative.

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## Anthem stops selling ARCUS Bank HSAs

As we reported earlier to you in our *News Flash* dated November 12, 2009, Anthem has stopped selling ARCUS Bank HSAs. Due to a renewed focus on our core business, coupled with changes in the financial regulatory environment, our parent company has decided to exit the banking business. As a result of this decision, we are no longer selling the ARCUS Bank health savings account (HSA) product as of Friday, November 13, 2009.

We remain committed to our consumer-driven strategy and will continue to sell HSA-compatible plans in both the Group and Individual markets, with The Bank of New York Mellon (ACS|BNY Mellon) as our integrated banking solution for Lumenos products.

For the recently introduced Anthem HealthKeepers HDHP plans, offered by our affiliated HMO company, HealthKeepers, Inc., we are moving quickly to ensure a banking partner is in place for our January 2010 members. **Be on the lookout for a special broker News Flash with banking partner and enrollment process information in the very near future.**

- As of November 13, 2009, we no longer accept applications for Individual ARCUS HSAs.
- Individual applicants requesting an integrated ARCUS HSA after November 13, 2009, will be contacted by Underwriting to determine whether the applicant prefers 1) to not enroll in an integrated HSA account or 2) to enroll in a Mellon HSA account.
- Those employer groups that submitted a group application for an ARCUS HSA will be contacted directly to discuss alternative solutions.

We are currently working with the FDIC to create a plan with third-party financial institutions to ensure a smooth transition of the health savings accounts currently held by ARCUS Bank.

Please note that ARCUS Financial Services, a separate company, will continue to provide service to our members with Chase HSAs.

As revised collateral and more details about the transition from ARCUS Bank become available, we will provide updates.

If you have questions, please contact your Anthem Sales Representative.

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## Missed a recent webinar?

Not to worry. You can view posted presentations or hear recorded replays of some recent webinars on the broker web site at [www.anthem.com](http://www.anthem.com). You'll find the training presentations under Communications on the top menu. Click on Communications and select Training and Webinars. For your convenience, here's a [link](#) to that section. Please note that most recorded Live Meeting replays are only available for a short period of time.

**Please also not that the slide presentations provided on the web site are not approved for sales use and, therefore, are *not* intended to be distributed to current or potential customers. The presentations are educational in content and intended for broker/agent training purposes only.**

*Due to the close of ARCUS Bank, an updated version of our recent HMO HSA presentation will be made available when the banking details have been finalized.*

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# Integrated health and vision coverage gives diabetic members additional preventive guidance

Beginning with January 1, 2010 Blue View Vision<sup>SM</sup> sales and renewals, members who have our vision coverage and our 360° Health<sup>®</sup> program included in their health plan may be enrolled in our ConditionCare for Diabetes program to help proactively manage their condition, if their vision claims include a diabetic-related diagnosis.

Why? Because more than 90 percent of vision loss caused by diabetic retinopathy can be prevented with proper vision care?<sup>1</sup> So we think it's important that our vision programs provide diabetic members with as much support and guidance as possible.

## How does it work?

There's more good news-you don't need to do anything. The integration features will automatically be included for new and renewing groups. We will proactively mail informational packets to members qualifying for the ConditionCare for Diabetes programs.

Contact your Anthem representative or Specialty Sales Manager if you have additional questions.

<sup>1</sup> Mayo Clinic web site: Oral health: A window to your overall health (February, 2009):  
mayoclinic.com/health/dental/DE00001/NSECTIONGROUP=2

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## Anthem resources:

### *Before, during and after this busy time of year*

Who is your first point of contact when you have questions or need help for most service and administrative needs? Your Group Administrator or Broker Services.

Require fast response to questions regarding membership, billing, claims or general benefits? Our Group Administrator Sales Support (GASS) and Broker Service units can help, and they are just a phone call away. No need to wait for return calls or emails. These teams have direct access to most of the information you need and are trained to provide assistance with group-related administrative and service needs.

Did we also mention that these are dedicated teams staffed by some of Anthem's most experienced service representatives?

For additional information on the services these teams can provide, along with the phone numbers to call, please view the attached [GASS Unit flyer](#).

## Anthem Holidays

Our offices will be closed on the following upcoming holidays:

- December 25 (Christmas Day)
- January 1, 2010 (New Year's Day)
- January 18, 2010 (Martin Luther King Day)
- February 15, 2010 (President's Day)

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## Good news for small groups!

The Small Business team is pleased to announce that a new lower band of .75 is now available for all new business in the **2-14 group size market**. This results in a lower CMF for all groups that would have otherwise qualified for a .87 or better. This new band is now available for quoting on *Prospector*, so please be sure to perform an Internet update as soon as possible.

If you have questions, please contact your sales representative.

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## [More details about H1N1 vaccination](#)

Earlier, we provided information on our company's efforts to combat the H1N1 virus (commonly known as the "Swine Flu") by waiving member deductibles, coinsurance and copays for H1N1 vaccination. Additional information is now available on how administration of benefits may be impacted, and on how minimum premium and (ASO) administrative services only clients may opt out of the expanded benefit option.

For information, please refer to the attached [Frequently Asked Questions](#).

Please contact your sales representative if you have any other questions about the opt-out process.

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## Express Scripts transition update

In April 2009, our parent company announced the acquisition of NextRx, our affiliated pharmacy benefits manager, by Express Scripts. The agreement includes a 10-year contract for Express Scripts to provide services to our members. We will continue managing integrated, carve-in accounts.

Same integrated approach. Same great service.

As we reported to you earlier, we anticipate that the Express Scripts agreement will enhance our service offering and improve the quality of health care delivered to our members. Groups and members gain several advantages:

- best-in-class programs from both organization
- the integration of their medical and pharmacy benefits from the leaders in their respective fields
- competitive pricing

Under the terms of the agreement:

- We continue managing benefit designs and Express Scripts will implement those offerings. Benefit designs will not change.
- We control the formulary, data analytics, disease management and clinical pharmacy programs.
- We continue to have one implementation team, one eligibility feed, one service contact and one reporting strategy.
- Members keep their existing ID card, customer service numbers, formulary and edits.

Beginning March 1, 2010, we expect to start migrating groups to the Express Scripts pharmacy operating platform. Express Scripts will begin processing prescription drug claims once accounts have been migrated. The health plan will continue managing clients' prescription drug programs.

In late October, groups began receiving communications about this change. Members using NextRx mail service pharmacy began receiving notification in early November that their medication may come from a different dispensing location in the future. The letters also notify members that due to differences between manufacturers, some generic prescriptions may appear different but have the same active ingredient, dosing, etc., as the product they've received in the past.

For more information about the transition to Express Scripts, here are some [Frequently Asked Questions](#).

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## Community Service

### **Anthem and the National Council on Aging Provide Vital Benefits Information to Economically Challenged Older Adults**

*Online Resource Helps Virginia Seniors Get Assistance with Food and other Basic Services in Tough Economic Times*

Times are tough for a lot of people these days, but for many Virginia senior citizens living on

fixed incomes, times are even tougher.

Thanks to an innovative online service developed by the National Council on Aging and sponsored by Anthem Blue Cross and Blue Shield in Virginia, helpful information including access to the federally funded Supplemental Nutrition Assistance Program (SNAP), formerly the federal food stamp program, is just a few mouse clicks away.

BenefitsCheckUp® is one of nation's most comprehensive Web-based services that helps individuals, most with limited income and resources, determine if they qualify for benefits programs to help them pay for food, health care, prescription drugs, rent, utilities and many other needs. BenefitsCheckUp® tracks 2,000 benefits programs throughout all 50 states and the District of Columbia. Since its launch in 2001, more than 2.3 million seniors have used BenefitsCheckUp® to determine their eligibility for benefits valued at more than \$7 billion.

Click [HERE](#) to read the full press release about this service.

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## Noteworthy Reminders

### [Broker Communications Archive](#)

Need to look at a back issue of the *Advisor Update*? Don't forget to check on the Broker Communications Archive link on the Broker Services landing page. That's where we store past issues of the Advisor Update and News Flashes. The archives are updated periodically.

To access this archive link, you must be registered to use Broker Services, which is the secure portion of our broker portal. For information on how to register for Broker Services, please visit the [Broker Welcome Page](#) at [www.anthem.com](http://www.anthem.com) and click on Broker Services.

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### [Time to send us your co-op advertising invoices](#)

If you have haven't already done so, please submit your co-op advertising invoices to us by **the first week in December**. Please mail them to the following address:

Anthem Blue Cross and Blue Shield  
ATTN: Sharon Vernon, Mail Drop **VA4002-R275**  
2221 Edward Holland Drive  
Richmond, VA 23230

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