

SOME COMMON QUESTIONS ABOUT BLUECHIP FOR MEDICARE

When can I enroll?

You can enroll in BlueCHiP for Medicare at any time. Simply contact us for an application, fill it out, and return it. Your coverage effective date will begin the first of the month following our receipt of your application.

Do my benefits change every year?

Your benefits may change from year to year. The Medicare Advantage contract between Blue Cross & Blue Shield of Rhode Island and the Federal government is valid for one year. The benefits, premiums, copayments, and service areas offered by BlueCHiP for Medicare are subject to change annually on January 1st. You will always have a chance to review any changes before the new benefits take effect so you can choose the best plan for your situation.

Do I still have Medicare?

With BlueCHiP for Medicare, you do not lose your Medicare benefits. We will cover all services and supplies offered by Original Medicare, plus some additional services not covered by Original Medicare. You no longer have to pay Original Medicare deductibles and coinsurance, but you are responsible for any applicable BlueCHiP for Medicare copayments and coinsurance. You must use BlueCHiP for Medicare network providers except for emergency and urgently needed care. You still have to pay your Medicare Part A (if applicable) and Part B premiums when you are a member of BlueCHiP for Medicare. You will receive a new member identification card to use instead of your Original Medicare card when you receive covered services. However, do not discard your Original Medicare card. If you ever wish to disenroll from BlueCHiP for Medicare for any reason, you can revert back to Original Medicare. Your disenrollment will become effective the first of the month after we receive your request to disenroll.

Do I have to change my primary care physician?

Your physician may already be a part of our network. Check the BlueCHiP for Medicare provider directory to find out. If your physician is not part of our network or you would like to change doctors, please choose a primary care physician from our directory and check to be sure he or she is accepting new patients. Be sure to call our Customer Service Department once you've made your selection. Customer Service representatives can also help you choose a primary care physician.

How do I obtain a referral, and how long is it effective?

If your BlueCHiP for Medicare primary care physician determines you need to see a specialist, he or she will refer you to a network specialist. There is no specified time limit for referrals; you and your physician will determine how many times you need to see a specialist and your physician will make arrangements accordingly.

What is the difference between getting a referral and getting preauthorization for services?

A **referral** is permission from your primary care physician see a plan specialist. It is very important to get a referral from your primary care physician before you see a plan specialist, except for a few services to which you may self-refer which include vision visits, routine women's healthcare, dental services, flu and pneumonia vaccinations and emergency or urgent care.

BlueCHiP for Medicare requires that you call our Behavioral Health Administrator for **preauthorization** before you receive inpatient behavioral healthcare (mental health and substance abuse) services. You do not need preauthorization from our Behavioral Health Administrator for outpatient behavioral healthcare services, and you do not need a referral from your primary care physician for any behavioral healthcare services.

Are services covered outside the BlueCHiP for Medicare network?

You must receive your routine medical services from BlueCHiP for Medicare participating doctors and hospitals. However, if you travel outside our service area BlueCHiP for Medicare covers emergency or urgently needed care and out-of-area dialysis worldwide. Should you become ill, seek care at the nearest urgent care center. In an emergency situation, call 911 or go to the nearest hospital emergency room for treatment.

I travel to another state for several months during the winter. Can I see a physician outside Rhode Island?

When you are outside the BlueCHiP for Medicare service area (Rhode Island), you are only covered for emergency and post-stabilization services, urgent care, renal dialysis, and any services that were approved in advance by BlueCHiP for Medicare. Please also note that if you are out of Rhode Island for more than six months in a row, BlueCHiP for Medicare must disenroll you from the plan.

BLUEPRINT FOR LIFESM
Keeping you healthy and well

The programs and services offered through our BluePrint for Life initiative focus on prevention and condition management to help you stay healthy or better manage any chronic conditions you may have. Through these programs, we continue to strengthen our evolving role as a health and wellness partner to our members.

Condition Management Programs

Our Condition Management programs offer strategies for maintaining and improving the health of members living with chronic medical conditions such as asthma, diabetes, congestive heart failure, hypertension, or coronary artery disease. Please call the BluePrint for Life Message Center at (401) 459-5243 to request information about any of our programs.

Our ***Asthma Management Program*** helps members understand and control asthma through educational materials and other tools. In addition, we offer free asthma classes and educational events in English, Spanish, and Portuguese throughout Rhode Island for adult members.

Congestive Heart Failure (CHF) Program – The CHF program is designed to help improve self-management and self-monitoring skills. It provides members who have CHF with educational information, a scale to measure weight gain or loss, medication reminder tools, and ongoing telephonic counseling by nurses.

Coronary Artery Disease Program – This program offers educational materials and medication reminder tools to help with the lifestyle changes that may be necessary to manage coronary artery disease. In addition, we offer a 12-month telephonic lifestyle-counseling program to members who have recently undergone a bypass graft, angioplasty, or stenting, or who have had a heart attack.

Diabetes Management Program – This program offers information, tools, and special events to help members manage their condition through regular blood sugar testing, good nutrition and exercise habits, annual eye exams, and proper foot care. We also send reminders about diabetes-related exams/tests and work closely with the Department of Health to offer a statewide program called My Diabetes Record: Taking Control of Diabetes.

Preventive Health Programs

Our BluePrint for Life initiative also includes health and wellness programs that focus on illness prevention. Our preventive programs, many of which are conducted in partnership with state and non-profit groups, address immunizations, cancer screenings, smoking cessation, stress management, nutrition, fitness, heart disease prevention, and a host of other health and wellness topics.

Healthy Reminders – Periodically, we may remind members via personal letters, newsletter articles, or telephone calls to get covered preventive services such as screenings, immunizations, and tests.

Member Education – We publish our award-winning quarterly magazine called *Choices* (formerly *HealthCare Directions*), which is filled with healthy lifestyle information to help you stay informed and take charge of your healthcare choices. A special center section contains news about your health plan, coverage updates, and survey results. In addition, we produce seven one-hour television shows, also called “Choices,” which investigate a full range of health topics and provide insights into many healthcare issues affecting our members. These programs air on NBC (10) and cable stations.

The ***Seniors Health at Home*** self-care guide helps members aged 65 and older manage their own health with information about symptoms, solutions, and self care.

Walk Rhode Island – Each year, Blue Cross & Blue Shield of Rhode Island sponsors Walk Rhode Island, a non-competitive fitness walking program that culminates in a 5, 10 or 15-mile walk along coastal Newport. The goal of Walk Rhode Island is to get Rhode Islanders moving and to improve their health through walking. Participation in Walk Rhode Island is open to anyone.

Health Information Online

Our newly updated Web site at www.BCBSRI.com offers access to health information, including customized information for your gender and age group. You can access health and wellness information for men and women of all ages and information about specific diseases and conditions.

We are always updating our Web site, so log on often to see what's new!

BluePerks for BlueCHiP for Medicare Members

At BlueCHiP for Medicare, our goal is to help you stay healthy so you can enjoy life. That's why we offer BluePerks in addition to our regular healthcare benefits. BluePerks is a special program that adds value to your health plan through discounts on many important health-related products and services. Members can save money on a variety of services such as prescription drugs, hearing aids, eyewear, and weight management programs, to name a few. For a complete description of our discount programs, please refer to our Blue Perks brochure.

Note: BluePerks is a value-added program for our members; it is not a covered benefit. The products and services included in the Blue Perks program are neither offered nor guaranteed under BlueCHiP for Medicare's contract with the Medicare program, but are made available to all BlueCHiP for Medicare members. These products and services are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the BlueCHiP for Medicare grievance process. Should a problem arise with any value-added item or service once you are a member, please call our Customer Service department at (401) 277-2958 or 1-800-267-0439 [TDD: (401) 459-5505 or 1-877-232-8432].

HOW TO GET MORE INFORMATION

Enrolling in BlueCHiP for Medicare is easy. Just follow the simple steps below:

Step 1: Confirm your eligibility. You're eligible for BlueCHiP for Medicare if all of the following apply:

- You have Medicare Part A (hospital) and Part B (medical). We require a copy of your Medicare card or award letter indicating that you are entitled to Parts A and B of Medicare on or before your prospective effective date of coverage.
- You live in the BlueCHiP for Medicare service area (Rhode Island). A post office box is not acceptable to determine eligibility. You must indicate a street address and ZIP code within Rhode Island.
- You do **not** currently have a diagnosis of end-stage renal disease. Note: if you have ESRD, you cannot enroll in this plan unless you are already enrolled in BlueCHiP as a commercial member or you were affected by the non-renewal of another Medicare Advantage plan after December 31, 1998. Please attach a note from your doctor if you do not need regular dialysis anymore, or if you have had a successful kidney transplant.

Step 2: Carefully review the plan information provided to you.

Step 3: Contact us for an application in the Individual Sales Department at 401-351-2583 or toll free at 1-800-505-2583. Be sure to note which plan option you've selected, and identify the primary care physician you've chosen. If you're joining as part of a BlueCHiP for Medicare employer group, be sure to fill out the section on employer coverage.

Step 4: Sign, date, and return the application. In general, your effective date will be the first day of the following month once we receive your completed application.

Note: If you have given someone else durable power of attorney to make decisions about your healthcare, a copy of the durable power of attorney must be enclosed.