

Winter 2017

# CONNECTION BULLETIN

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

## Before you go: do you know which providers are ineligible?

Before your employees visit a health provider, it is very important that they sign in to our member site first to see if the provider is eligible for reimbursement. The ineligible provider list on our site is a quick and easy way for members to determine which providers they can claim services from—before they pay the cost themselves.

**Please be aware that claims for products or services provided by ineligible providers won't be covered or reimbursed through our benefit plans.**

Part of Alberta Blue Cross's role in managing and administering benefit plans is interacting with service providers. The majority of health care providers who deliver products and services to our members conduct themselves professionally and ethically.

As part of our provider management practice, we ensure that our benefit plans are protected from abuse or misuse by taking disciplinary action against those providers whose behaviour may range from suspicious claiming practices to actual illegal activity. We actively investigate and pursue all questionable



activities and have extensive measures in place to detect and combat plan abuse.

We take a firm stance if a provider's conduct negatively affects our members' benefit plans. In these cases, we consider several courses of action, from filing a complaint with the provider's governing body to removing them from our provider eligibility list. If we remove them from this list, all future claims for products or services from that provider are ineligible for coverage, payment or reimbursement.

Alberta Blue Cross is obligated to ensure that the claims we receive are legitimate and medically necessary. For a variety of reasons, we may refuse to cover products or services from a specific provider.

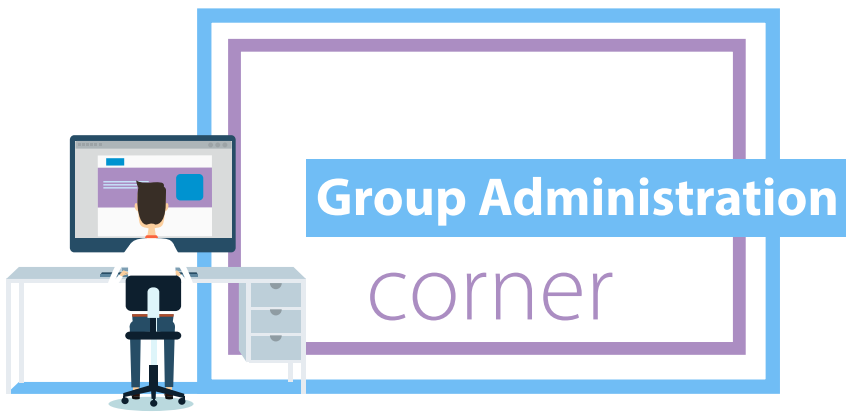


## Workplace Wellness Online: your one-stop shop for wellness tips and tools

Don't forget about our workplace wellness web site. Designed as a one-stop shop for any employer ready to start taking steps toward promoting workplace wellness, [www.workplacewellnessonline.ca](http://www.workplacewellnessonline.ca) is an online resource that includes

- wellness best practices and success stories,
- a variety of wellness resources and references,
- a listing of upcoming events, and
- a downloadable "toolkit" that provides a step-by-step approach for incorporating wellness into your workplace.

We update the site regularly, so be sure to check in often to find additional resources and information. Adding this site to your toolkit can be helpful for any organization looking to improve its overall workplace health.



## Group Administration corner

### Providing accurate salary information

If your Alberta Blue Cross group plan includes life or disability benefits, please ensure you provide us with accurate employee salary information and promptly update it whenever there are changes.

Having the most current salary information for your employees prevents processing delays in instances of potential disability and life claims. If the information we have is incorrect, it will also affect any salary-based benefits, as well as the accuracy of your billing statements.

Salary updates can be submitted through the secure online services web site for plan administrators or by completing and submitting an Employee Benefit Changes form, which is available at [https://www.ab.bluecross.ca/plan-administrators/gp\\_gaforms.html](https://www.ab.bluecross.ca/plan-administrators/gp_gaforms.html).

### Are you using outdated forms?

Alberta Blue Cross forms are revised, updated and streamlined on a regular basis to ensure that we're continuing to meet the needs of our customers—and to ensure that we're in full compliance with regulations governing the privacy, use and disclosure of information.

If you have paper copies of Alberta Blue Cross forms on file, we recommend that you check them often to ensure that they are not outdated and download the most recent versions from our web site as needed.

To ensure that you and your employees are using the most current forms, please visit the "Forms" page on the Alberta Blue Cross web site at <https://www.ab.bluecross.ca/forms.php>. There you'll find links to some of our most commonly used forms for both members and plan administrators.

New forms may also be ordered from Alberta Blue Cross Group Administration at **780-498-5925** or toll free at **1-866-498-5925**.

### Scheduling your Statements of Account

Did you know you can easily adjust when your Statement of Account arrives each month? If you often make member changes after your monthly bill has arrived, re-scheduling it for later in the month can help reduce the number of adjustments you'll see on your next statement.

To change when you receive your monthly Statement of Account—or if you have questions—simply contact us by phone at **1-866-498-5925 (toll free)** or **1-780-498-5925 (Edmonton and area)**. We'll be happy to help.

### Group Case Management

#### Direct deposit available for WI and LTD claims

Did you also know that you can set up direct deposit for Weekly Indemnity and Long Term Disability claims? The "Direct Deposit Form for Disability Benefits" is available on the "Forms" page for both plan administrators and members. Members can set up direct deposit for their accounts by simply completing and returning the completed form to Alberta Blue Cross.

#### Claiming guides available online

Claiming guides for members and plan administrators are available through our public web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca). Through our site, you can access claiming guides for

- Long Term Disability (LTD) benefits,
- Weekly Indemnity (WI) benefits, and
- Critical illness benefits.

These guides feature details, submission requirements and contact information to help members and plan administrators submit claims for each of these benefit types. You'll also find questions and answers to help you better understand the claiming process and supplement the information already available in your employee benefits booklet.

### 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. You can save the PDF and email it to your employees or print hard copies as needed.

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](mailto:connectionbulletin@ab.bluecross.ca).





# Payment rates for dental claims adjusted for 2017

Rates for the payment of dental claims for group benefit plans that reference the Alberta Blue Cross Dental Schedule and plans that pay according to Alberta Blue Cross Usual and Customary Dental fees have been updated for 2017.

## Alberta Blue Cross Usual and Customary dental fees

Usual and Customary dental fees are based on recent claims data from actual marketplace billings of Alberta Blue Cross employer group dental plan participants by Alberta dental offices. These fees are calculated based on an analysis of more than 1,800 procedure codes available to Alberta dental providers.

Usual and Customary dental fees do not apply to our customers whose plans reference the Alberta Blue Cross Dental Schedule or another basis of payment for dental claims.

Alberta Blue Cross Usual and Customary dental fees have increased for 2017 by a weighted average of 1.43 per cent over 2016 levels. Information sheets detailing the rate increases are available at [www.ab.bluecross.ca](http://www.ab.bluecross.ca). Simply click on *Plan administrator* at the top of the web page, click on *Resources* then *Topic list* and scroll down to the "Benefit plan options" section and select either the *Alberta Blue Cross Dental Schedule* or *Usual and Customary Dental Fees*.

## Get the most out of your dental benefits

Our goal is to provide you with information that will help you get the most out of your dental benefits. Because there is no standard for billing of dental services in Alberta, dental offices across Alberta charge widely varying amounts for dental services. As a result, your employees may face out-of-pocket costs regardless of the basis of payment for your plan.

We encourage you and your employees to use the information we provide to ensure that you receive the best value possible every time you visit a dental service provider.

## The Alberta Blue Cross Dental Schedule

The Alberta Blue Cross Dental Schedule provides a managed approach to controlling dental plan costs—which helps maintain the affordability of our customers' benefit plans. Increases are based on the results of an annual review of the rates contained in the current Dental Schedule, existing economic factors, other western provinces' dental association fee guides and feedback we have received from customers and dental providers across Alberta. This review ensures the Dental Schedule remains affordable and continues to address the needs and interests of all concerned.

Effective January 1, 2017, maximum payment amounts for dental services paid through the Dental Schedule have increased over 2016 levels by a weighted average of 1.35 per cent.



## Plan now to attend Working Stronger 2017: Equipping Albertans for better workplace mental health

Mental illness affects one in five Canadians, and impacts all Canadians at some point through a family member, friend or colleague. Supporting your employees' mental health is just as critical as supporting other aspects of their health and wellness—and directly benefits your organization through increased productivity and attendance and decreased health and disability claims.

Alberta Blue Cross is pleased to be a sponsor of the Canadian Mental Health Association's upcoming Working Stronger 2017: *Equipping Albertans for better workplace mental health* conference being held May 23 and 24 in Red Deer. The conference will provide employers, human resource specialists, benefit administrators, occupational health and safety practitioners, employee assistance program professionals and wellness professionals with an opportunity to learn from informative speakers, engaging panel discussion and comprehensive workshops about issues and best practices in workplace mental health.

Registration for this conference opens in early 2017. Early-bird registration is \$600 and is available until March 1. Please contact [conferences@cmha.ab.ca](mailto:conferences@cmha.ab.ca) to sign up for updates. We encourage you to consider attending this conference.

# Alberta Blue Cross welcomes initial findings of government dental review



Alberta Blue Cross welcomes the initial findings of the Government of Alberta's dental review, as announced in early December. At the same time, we hoped the review would have gone much further in addressing the extremely high cost of dental services in Alberta and we recognize there is still much work to do to address this issue.

We applaud the government for any measures it takes to protect Albertans from our province's extremely high dental costs, including its pledge to create a "public dental fee guide." However, without substantive reforms, regular dental care continues to be out of reach for many Alberta families—and dental benefit plans are becoming increasingly unsustainable for employer group plan sponsors and individuals alike.

While the review outcome includes providing a listing of average dental fees to Albertans in the interest of helping them to become more informed, Alberta Blue Cross has already been working to educate our dental plan members since the dental association discontinued its fee guide 19 years ago, to ensure our customers are informed consumers. But without a more competitive environment, Albertans continue to have limited options unless they go out of province for treatment—as more and more Albertans are doing.

The review's suggestion that Albertans seek out multiple quotes for dental services is also challenging, as a patient may have to pay for multiple diagnostic exams before deciding on treatment—at additional cost.

**We applaud the government for any measures it takes to protect Albertans from our province's extremely high dental costs, including its pledge to create a "public dental fee guide."**

As the largest payer of dental services in Alberta, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. As dental benefits are a key aspect of the coverage we provide to Albertans, we have a keen interest in dental costs as they directly affect the viability of benefit plans and the affordability of regular dental care and treatment for Albertans.

The extreme high cost of dental services in Alberta is significantly out of line with the rest of Canada. It's a deterrent to regular dental care for Albertans and is making the cost of dental benefit plans unsustainable. In fact, the annual volume of dental claims paid by Alberta Blue Cross on behalf of Albertans would have been 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.

Alberta Blue Cross provided input for the review in the fall of 2015 and was hopeful that the review would see the implementation of restorative controls to bring costs for dental services in Alberta back in line with other provinces, mandate more open pricing to support consumer choice and foster more

competition and separate the role of the regulatory body that oversees the practice of dentistry in Alberta.

The federal Competition Bureau recently announced its position that regulatory bodies should not impede health care advertising on the grounds that such regulations can have negative or unintended effects on the marketplace, leading to higher prices for consumers, less innovation and diminished levels of competition ([www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04147.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04147.html)). This position also lends credence to the need for further intervention to enable more open competition.

As no details have been released yet regarding the timeframe to create a "public dental fee guide" or on what data such a guide might be based, Alberta Blue Cross dental benefit plans will continue to reference our existing bases of payment for dental claims until such time that the new guide is published. At that time, we will assess the new guide against existing bases of payment and whether providers intend to accept the new guide.

In the meantime, the initial findings of the Government of Alberta's dental review are a positive first step toward further action in addressing this important issue.

**For more information regarding this topic, please contact your Alberta Blue Cross group representative.**





## A reminder about our Maintenance Medication Program

As you know, Alberta Blue Cross introduced a new Maintenance Medication Program (MMP) for direct bill group plans on September 1, 2016.

Over the next couple of years, we anticipate rising drug costs in response to significant new drugs that have either already launched or are expected to launch soon in the Canadian market. The MMP was created to help curb costs for our members and plan sponsors and keep our drug plan costs sustainable. This program balances cost savings with member choice, and encourages plan members to change their behaviour.

The MMP is also designed with the best interests of plan sponsors in mind: filling larger prescription quantities means long-term savings and fewer dispensing fees being charged by the pharmacy. It also gives members the freedom to choose how they'd like to proceed whenever they encounter an MMP-eligible prescription.

### What are members' options?

Once a member is prescribed a new maintenance medication, three shorter prescription refills will be permitted where the dispensing fee is covered by the benefit plan before the member requires a 90 to 100-day supply. Following that, members will have three options:

1. They can 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. They can continue to refill their prescription for a less than 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, they can speak to their pharmacist.



## 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.



## Get your workplace involved in Winter Walk Day 2017—we'll help!



On **Wednesday, February 1**, Alberta Blue Cross challenges you and your employees to bundle up, step outside and participate in Alberta Winter Walk Day 2017. We want to help you make it happen.

As a sponsor of Winter Walk Day, Alberta Blue Cross is committed to helping you and your employees participate in this event. We will be offering promotional items along with prizes to give out to employees to organizations that are interested in planning their own Winter Walk Day event. All you need to do is email [winterwalkday@ab.bluecross.ca](mailto:winterwalkday@ab.bluecross.ca) before January 27 to let us know you are interested in taking part.

Winter Walk Day celebrates our Alberta winter while promoting the year-round health benefits of walking. On this special day, all Albertans are encouraged to walk at least 15 minutes outside. In February 2016, more than 120,000 Albertans—including those from workplaces, schools, seniors centres and community groups as well as individuals and families—participated.

Alberta Blue Cross is proud to sponsor Winter Walk Day in partnership with Ever Active Schools, the Alberta Motor Association, SHAPE Alberta (Safe, Healthy, Active, People Everywhere), KidSport, the Be Fit for Life network and Alberta Culture and Tourism.

**Interested in taking part in Winter Walk Day? Email [winterwalkday@ab.bluecross.ca](mailto:winterwalkday@ab.bluecross.ca) and we will set you up with promotional materials and prizes from Alberta Blue Cross to give out to your employees.**



## 2016 Healthy Communities Grant Program recipients

Creating healthier communities is a key component of achieving healthy lifestyles for Albertans. That's why, through our Healthy Communities Grant Program, Alberta Blue Cross has committed to investing \$1 million over a five-year period to support and promote active living initiatives. Funding for this program comes from the ABC Benefits Corporation Foundation.

Each year, four \$50,000 grants are awarded to infrastructure projects around Alberta that promote community health—these include projects like children's playgrounds, outdoor adult gyms, cycling paths and walking trails.

2016 marked the fourth year of this program, and we're pleased to announce the recipients for each of the \$50,000 grants.

### Recipients

- **Edmonton:** L.Y. Cairns junior and senior high school—an outdoor gardening area and fitness circuit;
- **Calgary:** Auburn Bay elementary school—a new playground;
- **Secondary cities:** Fort Saskatchewan Win Ferguson elementary and middle school—replacement of two playground structures; and
- **Rural communities:** St. Paul—a new community skateboard and BMX park.

As an Alberta-based, community-minded organization, Alberta Blue Cross is passionate about making a difference in communities across our province. Our Healthy Communities Grant Program is just one of the ways that we fulfil our organizational purpose and mandate and help improve the health and well-being of Albertans.

More information about the program, including application details, is available on our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).

# BALANCE®

Your life ▲ Your rewards

## Finding Balance in your workplace

If you're not yet using Balance—our online wellness platform—it's never too late to start. Balance provides tools to help your organization and employees toward improved workplace wellness. Featuring a unique, two-pronged approach, it combines a points-based rewards program for employees with a step-by-step road map for employers.



### Balance—a rewards program for plan members and their dependants aged 16 and over

- Members can complete a comprehensive online health risk assessment (HRA) to develop a personalized action plan.
- Members have access to trackers that gauge behaviours like diet, exercise and sleep.
- Members can set up medication reminders.
- Members can sync Fitbit devices with Balance.

Every action earns members reward points that they can use to enter draws for great prizes.

### Healthy Workplace Essentials Challenge—a roadmap for employers

- This challenge includes 10 milestones that each promote organizational wellness in the workplace.
- The challenge was developed in partnership with Excellence Canada, the national authority on quality and healthy workplace practices.
- Every milestone achieved earns plan members bonus reward points, which can help them earn prizes.

Balance is 100 per cent confidential and all information provided on the site is secure. **Sign in to Balance today.**

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. Back issues may be found on the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca)

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.



[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

