# Blue Edge Newsletter



THE OFFICIAL NEWSLETTER OF BLUE CROSS BLUE SHIELD OF WYOMING FOR LARGE EMPLOYERS

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Rooted in Wyoming, BCBSWY helped raise money for Hearts for Hunger at the Wyoming Cowboys basketball game against Fresno State on Jan 13. All donations help fund food banks across Wyoming as part of the Wyoming Hunger Initiative Program.

Support Hearts for Hunger through Feb. 29. #GoPokes

Make a Difference Today!

#### **LEGISLATIVE NEWS**

#### **BCBSWY Prepares for 2024 Budget Session**

Even though the 2024 Legislative Session hasn't officially begun, Blue Cross Blue Shield of Wyoming's advocacy work is well underway. We are monitoring legislation as bills become available on the Legislative Services Office (LSO) website <u>Legislation</u> (<u>wyoleg.gov</u>), as well as working with stakeholders to influence legislative language.

In previous newsletters, we mentioned a prior authorization bill and a provider administered medication regulations bill. While the prior authorization bill was dropped (HB0014), we are hopeful suggested amendments will be adopted to make

the bill easier to administer.

BCBSWY acknowledges there is a need to relieve administrative burden for Wyoming providers and with the suggested amendments, we look forward to legislation that strikes a balance for both insurers and providers.

Regarding a provider administered medication regulations bill, we have yet to see it appear on the LSO website.

This year's session is a budget session. It will begin Feb. 12 and last only 20 days. To trim the number of bills reviewed during the session, a 2/3 majority of votes will be needed to introduce non-budget bills. We expect the final number of bills to be debated will be fewer than those received for introduction.

As the session unfolds, reach out to your Account Executives if you have any questions about legislative activities.

# **ARE YOU READY FOR 2024?**

# **Employer Reminders and Best Practices**

Blue Cross Blue Shield of Wyoming would like to offer some general "good housekeeping" tips and practices for the year.

#### **Deductibles**

Most plans have cost shares that start anew effective Jan. 1. Employees will need to meet their individual or family deductibles *before* coinsurance kicks in. It may appear that nothing has been paid, but the claim may have been applied to the deductible.

#### **COB** Information

All members are required to update Coordination of Benefits information every two years. This is the number one reason why claims will pend. Please notify your employees that if their insurance coverage has changed because of a spouse's job change or other reasons to please contact Member Services at 1-800-442-2376 to update the information.

#### **Prior Authorizations**

Please ensure your employees have conversations with their providers to allow adequate time for a documentation review prior to procedures. This review ensures the requested procedure is appropriate for your members and is not investigational.

Please note that prior authorization **does not guarantee** that the provider is innetwork but merely indicates the procedure is appropriate for the condition and is approved. All members should verify that a provider is in-network prior to proceeding.

#### **ANew360 WELLNESS RESOURCE**

#### **Financial Wellness Matters**

Finances can be a big stressor for employees, often spilling over into the workplace, causing distraction and reduced productivity. Financial stress can even begin to negatively affect employees' mental and physical health.

That's why financial wellness support has become essential to the employee benefits package. If you'd like to offer employees help for financial wellness but don't know where to start, download the free e-book, "How and Why Financial Wellness Programs Help Your Employees—And You" and learn more today.



**Get Your Free Financial Wellness E-book** 

#### **EAP BENEFITS**

# **EAP Benefits Help Manage Lifestyle Choices**

With the beginning of the year, Blue Cross Blue Shield of Wyoming would like to remind employers to encourage members to maximize their EAP benefits.

Employees can access professional counselors providing confidential services for employees and their household members for a wide range of everyday life issues, including family/relationship concerns, work/career challenges, stress, making healthy lifestyle changes, managing anxiety and depression, and alcohol/drug abuse.

If you do not currently have EAP benefits and would like to learn more, please check out our information at the link below.

**Learn More About EAP** 

#### RANDOM ACTS OF KINDNESS WEEK

#### 'Tis the Time to Be Kind

Feb. 11 kicks off Random Acts of Kindness (RAK) week. This is a statewide initiative the Blue Cross Blue Shield of Wyoming Caring Foundation helps fund to make available free RAK kits with ideas, stickers, incentives, and more to encourage schools to celebrate kindness.

So, what does it take for kindness to spread in Wyoming? All it takes is you and your employees. As you go about your week, take a minute to stop and participate in acts of kindness around you. Smile at someone in the hallway. Give a coworker a compliment. Write a note of gratitude and share it. Show your coworkers, your neighbors, and your community what kindness is all about.

Get Your RAK Workplace Calendar Here!

#### WORKERS EMBRACING BCBSWY TELEHEALTH CARE

#### **MDLIVE Is Saving Time!**

Blue Cross Blue Shield of Wyoming is excited to kickstart

the year with 24/7 enhanced virtual care powered by MDLIVE for illness and injuries plus behavioral health care.

This one-stop platform for urgent care and behavioral health has 24/7/365 coverage in 50 states + Puerto Rico,



which makes it perfect for those on the go or those trying to avoid unnecessary time off.

So far, we have received positive feedback about the convenience of this popular feature with excellent wait times.

Self-funded clients can add MDLIVE to their plans to offer their employees robust features that can save them time and maximize their productivity.

Click below or contact your Account Services Representative for more information.

Learn More About MDLIVE!

#### **PHARMACY UPDATES**

## **Non-FDA Weight Loss Drugs Costing Employees Out of Pocket**

Many Blue Cross Blue Shield of Wyoming ASO members are getting stuck with costs after turning to GLP-1s for weight loss.

Drugs traditionally used to treat type 2 diabetes, Ozempic, Rybelsus, Trulicity, Victoza, Rybelsus, Mounjaro, have been found to enhance weight loss. However, not all plans cover these drugs for weight loss.

Manufacturers promote these drugs to help with weight loss and state that these drugs can be obtained for a very low cost. This is due to the manufacturers offering a limited number of coupons, so the members get the drug at a fraction of their total cost and are under the impression the drugs are covered by their plan.

When the coupon expires or runs out, the member is faced with a \$1000 copay and they believe BCBSWY stopped covering the drug. However, the drug would not have been covered as a benefit except for members with type 2 diabetes or if a group has elected to offer a weight loss benefit under their prescription drug plan.

BCBSWY performs crucial drug management to identify appropriate use of GLP-1s for our diabetic population while discouraging off-label use for weight loss. Please help your employees understand how your plan chooses to cover these drugs.

# **KNOVASOLUTIONS®**

# **Empower Your Employees Health Decisions**

Health duress can cause serious issues in regard to employee productivity.

That's why Blue Cross Blue Shield of Wyoming has partnered with KnovaSolutions® to get your employees the support they need to make important health care decisions.

KnovaSolutions® provides your employees with a clinical solutions team to better understand and manage medical care, treatments, and medications. This confidential and individualized service is easily accessible by telephone, email, and mobile app. Its holistic approach can help support employees through health-related decisions.

**Learn More About KnovaSolutions** 

### 2024 Billing Calendar is Available

Our latest Billing Calendar is available for download. The Calendar has all the important dates for 2024 for self-funded billing.



2024 Billing Calendar



# **Employer Resources Available**

As a reminder, *BCBSWY.com* has an assortment of resources available for employers. Find useful information to share with your employees to help alleviate questions they may have.

**See Employer Toolkit** 

For more information on any of the above topics or if you have questions, please contact your Account Executive.

**Find Your Account Executive** 

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# 4000 House Avenue Cheyenne, Wyoming 82001

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KnovaSolutions® is a third-party administrator who provides clinical solutions on behalf of Blue Cross Blue Shield of Wyoming.