# Blue Edge Newsletter



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

**Volume 3, Issue 2 — April 18, 2024** 



Community giving is an ever-growing part of Blue Cross Blue Shield of Wyoming. Because of that, we want to actively encourage our group leaders to participate in volunteer week April 21-27.

Although we may not all be able to contribute dollars, spending time is just as important in strengthening our local charitable organizations. Employees love supporting causes they are passionate about. At BCBSWY, our relationships with groups like Habitat for Humanity, Meals on Wheels, United Way of Laramie County, and countless others keep growing for new and exciting opportunities.

Find an organization that you and your employees could support by clicking the button below:

Make a Difference Today!

#### **LEGISLATIVE NEWS**

2024 Budget Session Wrap-up

2024 Legislative Update

The 2024 Legislature adjourned March 8, 2024. During this year's session, Blue Cross Blue Shield of Wyoming's Government Affairs team actively monitored 42 bills, of which 15 passed both chambers, and 27 were unsuccessful.

The three following bills, which were mentioned in previous communications, will impact health insurance companies. They were all signed by the Governor.

<u>Ensuring Transparency in Prior Authorization Act\_(HB0014)</u> creates new rules for insurers meant to ease administrative burden for providers and members.

BCBSWY supported change and actively worked with stakeholders to support the adoption of the following policies effective July 1, 2024:

- Insurers will have to post prior authorizations (PAs) in easily accessible places on their websites.
- Prior authorization statistics will be gathered and submitted according to rules developed by the Department of Insurance.
- After issuing a denial, insurers will give providers the opportunity to discuss the denial within five business days.
- Urgent PA requests must be addressed within 72 hours after receiving all the necessary information.
- Standard PA requests must be addressed within five calendar days after receiving all the necessary information.
- Prior authorizations will not be allowed for medications given for opioid use disorder.
- Outpatient and prescription PAs will be valid for a year. Inpatient PAs will be based on the patient's clinical condition.
- PAs issued by previous carriers will be valid for 90 days once the member arrives at the new carrier.
- Members will not be required to repeat previously attempted step therapy protocols if they were previously unsuccessful.
- Insurers cannot require PAs for the first 12 physical therapy or occupational therapy visits, assuming they were medically necessary.

Effective January 1, 2026, gold carding will go into effect. Providers who obtain a threshold of approvals for medical services will not have to submit additional PAs for 12 months easing the submission burden. Pharmaceuticals are not included in gold carding.

<u>Time Limits to Seek Reimbursement for Health Insurance Payments</u> (HB0015) creates legislation where insurers are not allowed to seek reimbursement from providers more than two years after a claim is paid unless the claim was fraudulent.

<u>Payment of Insurance Claims</u> bill (SF0100) will require prompt payment of clean claims under pharmacy benefit coverage.

These bills primarily affect the operations of insurers. However, once gold carding goes into place, it is possible more services will be paid for when PAs will no longer be able to be applied to those providers who receive gold carding status.

# **WHAT'S YOUR PLAN?**

# **Our Robust Additions Attract and Retain Employees**

As a reminder, Blue Cross Blue Shield offers a large array of products to enhance your benefits package. These include Employee Assistance Programs, Dental and Vision only plans, Telehealth & Wellness services, Health Spending Accounts

(including individual and group options), Disease Management, as well as Critical Illness, Accident, and Hospital Recovery insurance.

Tell us what you want to know more about today!

#### **ANew360 WELLNESS RESOURCE**

#### **Mental Health Month**

May is Mental Health Awareness Month, a time to raise awareness and reduce the stigma around mental health. Supporting the mental health of employees is crucial. To help facilitate this, we've included a flyer that identifies some emotional pain points that may add unintended stress to daily life.



ANew360 is your wellness resource to create an environment that supports employee well-being. Access this month's resource below to share with employees.

**Download Mental Health Flyer** 

#### **MEET OUR REPRESENTATIVES**

#### **Meet Cole**

Hi I'm Cole. I am a Major Account Relationship Executive and Stop Loss Coordinator for Blue Cross Blue Shield of Wyoming. I currently manage eight large groups.

Two years ago, I started as a Professional Sales and Service Trainee and learned all aspects of BCBSWY. Now I am responsible for taking care of the renewals and day-to-day needs of large employer groups. I also shop and negotiate stop loss rates for large groups, as well as track any stop loss activity.



I have always loved getting to know people and building relationships, so I am incredibly lucky to have a job where I get to do that daily. When I am not at work, I spend most of my time hanging out with my wife and my daughter who just turned 5 months old. I am also a huge baseball and football fan.

Living in Wyoming my entire life, I have a deep love and appreciation for our state. I am proud to say I'm from Wyoming, so being able to assist and work with a lot of our great businesses is something I don't take for granted.

#### **Meet Brett**

Hi I'm Brett. My wife and I recently moved from

Nashville to our present home on the high plains. Now, I manage four Blue Cross Blue Shield of Wyoming clients and several broker/consultant relationships as a Major Account Development Executive who is responsible for the sales and renewal of large clients.

I started my career in a regional HMO in Southern California. I moved onto Delta Dental where I developed a comprehensive background in the ancillary field. I also sold and renewed large clients during that time.



At work, I like to build relationships with consultants and potential new groups to share the advantages of coverage through BCBSWY. At home, I like to eat. My wife is a great cook and spoils me with great meals. I also like to hike. We have two Lab mixes that also enjoy the great outdoors of Wyoming. We look forward to exploring more of the state and meeting more people.

Relationship building and trust are my primary focus. This drives me to create and develop relationships that are mutually beneficial and long lasting.

# **ARE YOU READY FOR 204?**

# **Section 204 Filing Deadline Approaching**

BCBSWY wants to remind our Administrative Services Only group leaders that April 19 is the deadline for returning Section 204 information to BCBSWY if you wish to have us file on your behalf. Please reach out to your representative if you have any questions or need any assistance with the necessary information needed.

# **CHANGE HEALTHCARE UPDATE**

# **Change Healthcare Still Assessing Incident**

Change Healthcare, a subsidiary of United Healthcare, is still working to fully recover from their cyber security incident. BCBSWY is actively monitoring the latest information from Change Healthcare to keep our groups informed.

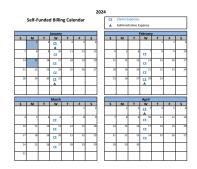
So far, all we know is that Change Healthcare is trying to return to a normal state, but that has not completely happened yet. Change Healthcare is one of the largest payment networks in the industry, electronically connecting doctors' offices, pharmacies, and hospitals.

Please reach out if you have any questions.

#### **CALENDAR**

#### 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** 

#### Follow Us

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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.