

Blue Edge Newsletter



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

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Rooted in Wyoming, BCBSWY proudly supports our neighbors, businesses, and local community events, such as Tackle Hunger. #GoPokes

INTERIM LEGISLATURE NEWS

Prior Authorization and White Bagging Legislation Update

Interim work continued as the Labor, Health and Social Services Committee met Sept. 21-22 in Saratoga.

Two key issues are of concern for Blue Cross Blue Shield of Wyoming (BCBSWY) – Prior authorization regulations and Provider-administered medication regulations.

BCBSWY suggests some improvements could be made to the prior authorization process, but we continue to have concerns with the prior authorization regulations bill as it has now been passed out of Committee.

The main challenges include shortened turnaround times and the inability to perform some prior authorizations. With this language, BCBSWY is concerned members and employers may encounter delays and pay more for unmonitored care, thereby driving up costs and premiums. Even though BCBSWY presented suggestions to address these concerns, the Committee accepted no amendments, and the bill will be submitted “as is” to the 2024 Legislature.

The Provider-administered medication regulations bill (aka “White Bagging and Redirection of Care” bill) has unclear wording. BCBSWY believes this language prohibits and allows white bagging at the same time, while preventing redirection of care to quality locations with lower cost. Due to the confusing wording, this bill will continue to be worked and may be brought forward as an individual bill in the 2024 Budget Session.

These bills are part of national initiatives aimed at insurers from health care providers. The language often removes the ability to have cost-savings measures in place; these measures are tools used to keep downward pressure on costs. If these tools are removed, the potential remains for costs to escalate.

While BCBSWY continues to engage in legislative discussions, legislators are often more responsive to their constituents. Elected officials may not understand how their actions can increase the cost of health care, and we encourage you to educate them on how important health insurance company tools are to allowing you to provide affordable health insurance to employees.

A New 360 WELLNESS RESOURCE

Breast Cancer Exams Save Lives

Did you know breast cancer exams have helped reduce breast cancer mortality in the U.S. by nearly 40% since 1990? Please remind your employees that breast cancer exams are covered through their preventive care benefits. Help them make the most of their health insurance by giving them the resources to better understand their preventive benefits.



Download the poster below for more information.

[Breast Cancer Info Poster](#)

GAG CLAUSE

Gag Clause Prohibition Update

Effective Dec. 27, 2020, the Consolidated Appropriations Act 2021 (CAA) prohibits health plans and issuers from entering contracts with health care providers, third-party administrators or other service providers that would restrict the plan or issuer from providing, accessing, or sharing certain information about provider price and quality, beneficiary claim information, and deidentified claims.

Health plans and issuers are required to submit to the Department of Health and Human Services their first attestation of compliance with the CAA prohibition on gag clauses by Dec. 31, 2023. Annual subsequent attestations will be due every year on Dec. 31.

BCBSWY is currently evaluating the requirements of the law to ensure compliance. When it has completed its research, BCBSWY will directly communicate with our clients regarding compliance. In the meantime, clients should plan to submit their

VACCINES

Prevent Unnecessary Time Off with Vaccines and Testing

Employee productivity depends on wellness. Flu and COVID vaccines are proven to be effective, save lives and promote wellness in the workplace. That is why we recommend reminding employees about the benefits that come with immunizations.

Every U.S. household can now place an order to receive four free COVID-19 rapid tests delivered directly to their home. Also, let employees know that before they throw out "expired" tests they should check FDA's website to see if the COVID-19 tests' expiration dates have been extended.

Learn more at the FDA's website by clicking the link below.

[Learn More](#)

TELEHEALTH IMPROVES WYOMING'S CARE ACCESS

MDLive Brings Employees Convenience

MDLIVE
An Evernorth Company

BCBSWY is excited to announce the launch of MDLive, our new telehealth partner effective 1/1/2024.

Urgent Care (24/7) for illness and injuries plus behavioral health care will be available.

Wait times for behavioral health appointments are less than one week. Our self-funded clients have the option to implement MDLive into their benefits effective Jan. 1.

BCBSWY continues to look for ways to make health care more accessible and affordable to our members. MDLive provides an additional option to consult with a physician without leaving the comfort of home, which is ideal for today's busy families who are on the go.

Members can access an easy-to-use phone app to schedule appointments, which are also available on nights and weekends.

Please reach out to your Account Executive for more information.



PHARMACY UPDATES

Biosimilars Can Offer Employer and Employee Savings

Biosimilars are a great way for employers to save money while still providing the latest medications that their employees depend on.

A biosimilar drug is similar to the original biologic drug. However instead of being an exact copy of a brand drug like a generic, a biosimilar is a near-replica of another biologic medication already licensed by the FDA (the reference product). It is similar enough to lead to comparable clinical outcomes and can often be interchanged with the original. Biosimilar availability gives employers an excellent way to lower costs.

Humira® (adalimumab) is the top-selling biologic drug in the world and is often the top drug cost for employers. The first Humira biosimilar launched January 2023. At least seven additional biosimilars for Humira are in the pipeline and are expected to be approved this year.

BCBSWY has chosen the following Humira biosimilar strategy:

Humira will remain on formulary.

Amjevita is the high Wholesale Acquisition Cost (WAC)/high rebate option. Amjevita is citrate free, but it does contain latex. Amjevita is pending high concentration approval and interchangeability at the end of 2023 into the beginning of 2024.

Hadlima is the low WAC/low rebate option. Hadlima is both citrate and latex free. Hadlima has a high concentration product available with interchangeability possible in late 2024.

This strategy will continue to be evaluated as new biosimilars arrive on the market.

Member support and copay assistance programs are available for each product.

COORDINATION OF BENEFITS

COB's Save Approval Time

This simple tip can help claims approval, which makes happier employees. Coordination of Benefits (COB) is the ***number one reason a members' claims deny***.

Please remind your employees during open enrollment to update their COB information. They can do this by calling the member services number on the back of their ID card or returning the COB inquiry that they receive in the mail.

It is important they provide accurate information on any other coverage for themselves and/or their dependents. The system will pay claims based upon the information provided, and if the inquiry is not completed, the claims will be denied.

At a minimum, COB needs to be updated every two years.

Employer Resources Available

As a reminder, [BCBSWY.com](https://www.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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ANew360 is a wellness program provided by Blue Cross Blue Shield of Wyoming. WebMD Health Services is an independent company providing well-being solutions for Blue Cross Blue Shield of Wyoming clients and members.