



November 14, 2013

RE: Kent County Levy Court Employees Health Benefits Plan

Dear Valued Provider:

Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) is committed to providing our members with high-quality service. With that in mind, we want to share important information with you regarding the health benefits plan of Kent County Levy Court.

Many Kent County Levy Court employees are covered under a high-deductible health plan (HDHP) with a Health Reimbursement Arrangement (HRA). **Please note that Kent County Levy Court provides HRA funding that covers the full amount of their employees' deductibles.** This means that when a Kent County Levy Court employee visits your office, he or she will not be required to pay any money toward a deductible.

USE NAVINET® TO QUICKLY AND EASILY VERIFY BENEFIT INFORMATION!

NaviNet, our secure, online provider portal, makes it easy to verify a member's eligibility and benefits, including health plan and HRA details. You will be able to determine if there is employer HRA funding and whether the member or the employer pays toward the deductible first. To see this information, choose *Eligibility and Benefits Inquiry* function from the left-hand side of Plan Central, and then choose *HRA Coverage Detail*. Using NaviNet to determine this information can save you time and help you to avoid issuing refunds.

If you have any questions about how to verify HRA details (including employer funding), please contact our Provider Service Department at 1-800-346-6262.

Thank you,

A handwritten signature in black ink, appearing to read "Richard Pierznik".

Richard Pierznik
Vice President, Network Management

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LHP-207 (RP-12)

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SPECIAL BULLETIN

FOR PROFESSIONAL PROVIDERS

SEPTEMBER 18, 2013

ATTN: ALL PARTICIPATING PROVIDERS

USE NAVINET® TO VERIFY HIGHMARK DELAWARE MEMBERS' BENEFITS FIND DETAILS ON HIGH-DEDUCTIBLE HEALTH PLANS AND HRAs

Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) offers a variety of health plan options designed to help members become more aware of the cost of health care services and their health care spending decisions. Many of our members are enrolled in a high-deductible health plan (HDHP) with a Health Reimbursement Arrangement (HRA). You may not know this, but **many of these members also have employer HRA funding* that covers all, or a portion of, their deductible.**

NaviNet, our secure, online provider portal, makes it easy to verify a member's eligibility and benefits, including health plan and HRA details. You will be able to determine if there is employer HRA funding and whether the member or the employer pays toward the deductible first. To see this information, choose *Eligibility and Benefits Inquiry* function from the left-hand side of Plan Central, and then choose *HRA Coverage Detail*. Using NaviNet to determine this information can save you time and help you to avoid issuing refunds.

COPAYMENTS, COINSURANCE AND DEDUCTIBLE COLLECTION POLICY

In March, we communicated our new policy on the collection of copayments, deductibles and coinsurance. You are allowed to collect all patient liability either: 1) at the time of service or 2) following claims adjudication. As a reminder, Highmark Delaware requires PCPs and specialists to collect all applicable out-of-pocket costs, including copayments, coinsurance and deductibles as required by the member's plan, except where such collection is prohibited or restricted by applicable laws. Remember to use NaviNet to verify a Highmark Delaware's member's eligibility and benefits, including copayments, coinsurance and deductibles.

If you have any questions, please contact our Provider Services Department at **1-800-346-6262**.

*In some instances, this funding is automatically paid to the provider.

