

THE LOCAL CHOICE E-NEWS *EXTRA*

Department of Human Resource Management State and Local Health Benefits Programs

December 22, 2009

New Design Introduced for Medical Explanation of Benefits

TLC Key Advantage and TLC HDHP members will notice a new look for the Explanation of Benefits (EOB) claims summary mailed to them after they receive medical services from a provider. State and Local Health Benefits Program staff members revamped the TLC medical EOB to make it easier for plan members to understand their benefits. Anthem started using the newly-designed EOB on December 15. Here are highlights of the new format:

- Members can now see more clearly what the plan paid for a covered medical service and the amount the member is responsible for paying.
- A new section shows total out-of-pocket expenses to date, and the amount applied to the deductible.
- For some benefits with a plan limit, such as chiropractic services, members can see the amount the plan has paid so far.
- Another new section shows how much of the medical deductible incurred from April 1 to June 30 of the old plan year is carried over to the new plan year beginning July 1 (if your group's plan year starts October 1, the carry over period is July 1 – September 30). This 4th quarter carryover in most TLC plans helps lessen the member's financial burden in meeting the deductible that begins again in July.
- Finally, a detailed glossary explains in simple language the terms used in the claims statement.

A sample of the redesigned EOB is attached for your information.

Coverage Review Required for Some Blood Pressure Medications

Beginning February 1, 2010, Key Advantage plans will no longer cover prescription medications called angiotensin II receptor blockers (ARBs) without approval in advance through a coverage review. ARBs are used to treat blood pressure and various other conditions. The brand drugs *Atacand*, *Atacand HCT*, *Avapro*, *Avalide*, *Benicar*, *Benicar HCT*, *Teveten* and *Teveten HCT* will require a coverage review to be covered by the plan. Members will save money by choosing the covered preferred drug brands *Cozaar*, *Hyzaar*, *Diovan*, *Diovan HCT*, *Micardis* and *Micardis HCT*. For additional information, see the attached sample letter mailed to TLC members on December 14, 2009 who currently purchase ARB medications.