



2014 TLC RoadShow

March 11, 2014

through

March 31, 2014

2014 TLC RoadShow Agenda



- Welcome
- ACA
- Kaiser
- CommonHealth
- Benefits Eligibility System (BES)
- Anthem – Medical, Behavioral Health and Rx
- Delta Dental
- Housekeeping
- Questions???

Affordable Care Act (ACA)



- Informational Only – Not Attorney or Consultant
- 90 Day Waiting Periods
- ACA Fees
- Shared Responsibility Regs
- Cadillac Tax
- ACA – Not a QME
- Subsidies
- Mental Health Parity

Disclaimer



- Informational Only
- Not Attorneys, Accountants, Actuaries or Consultants
- Do your Research or Consult with a Professional

ACA – 90 Day Waiting Periods



- Waiting periods permitted under ACA
- Cannot exceed 90 days
- If you have 90-day waiting period, review for possible violation of the ACA.
 - TLC coverage is effective on the first of month following date of hire
 - EE hired mid-month would be required to wait longer than 90 days for coverage



ACA - Fees

- TLC pays the following ACA fees for our groups
 - Comparative Effectiveness (PCORI/CER) Fees
 - Reinsurance Fees
- Factored into rates

ACA – Shared Responsibility Regs



- Minimum Value and Affordable
- Value satisfied if you offer even one plan with at least 60% value
- All TLC plans meet the Minimum Value Standard Set by ACA
- Affordability based on EE only contribution not exceeding 9.5% of Household Income
 - Safe Harbor – Federal Poverty Level (\$11,760 in 2014) OK if Single EE pays less than \$93.19/Mo.

ACA – Cadillac Tax



- Beginning in 2018
- A 40% excise tax will be assessed, on the cost of coverage for health plans that exceed a certain annual limit
 - \$10,200 for individual coverage
 - \$27,500 for self and spouse or family coverage
- Health issuers and sponsors of self-funded group health plans must pay the tax of 40 percent of any dollar amount beyond the caps that is considered "excess" health spending.

ACA - QME



- QME rules are based on your Flexible Benefit Documents
- If you do not have a plan, our rules will apply
- Joining or Dropping Marketplace plan is not a QME under the TLC program. To be QME, it must be written into your flex document.
- Subsidies NOT Likely

ACA - Subsidies



- Most EEs will inquire about QME based on premium cost not benefits
- Not likely that Marketplace will offer better benefits at lower cost without subsidy
- Federal Subsidy NOT available if:
 - ER offers a Minimum Value and Affordable plan
 - EE is eligible for your plan, or
 - If Covered under your plan

ACA - Mental Health Parity



To comply with Mental Health Parity Laws, TLC is adding Residential Treatment Coverage to our programs and Modifying the Partial Hospitalization (Day) Program Co-pay, effective on your plan anniversary. Details later in the presentation.



Kaiser Permanente

Different. Better.

Typical U.S. health care model

Typical: Fragmented, uncoordinated

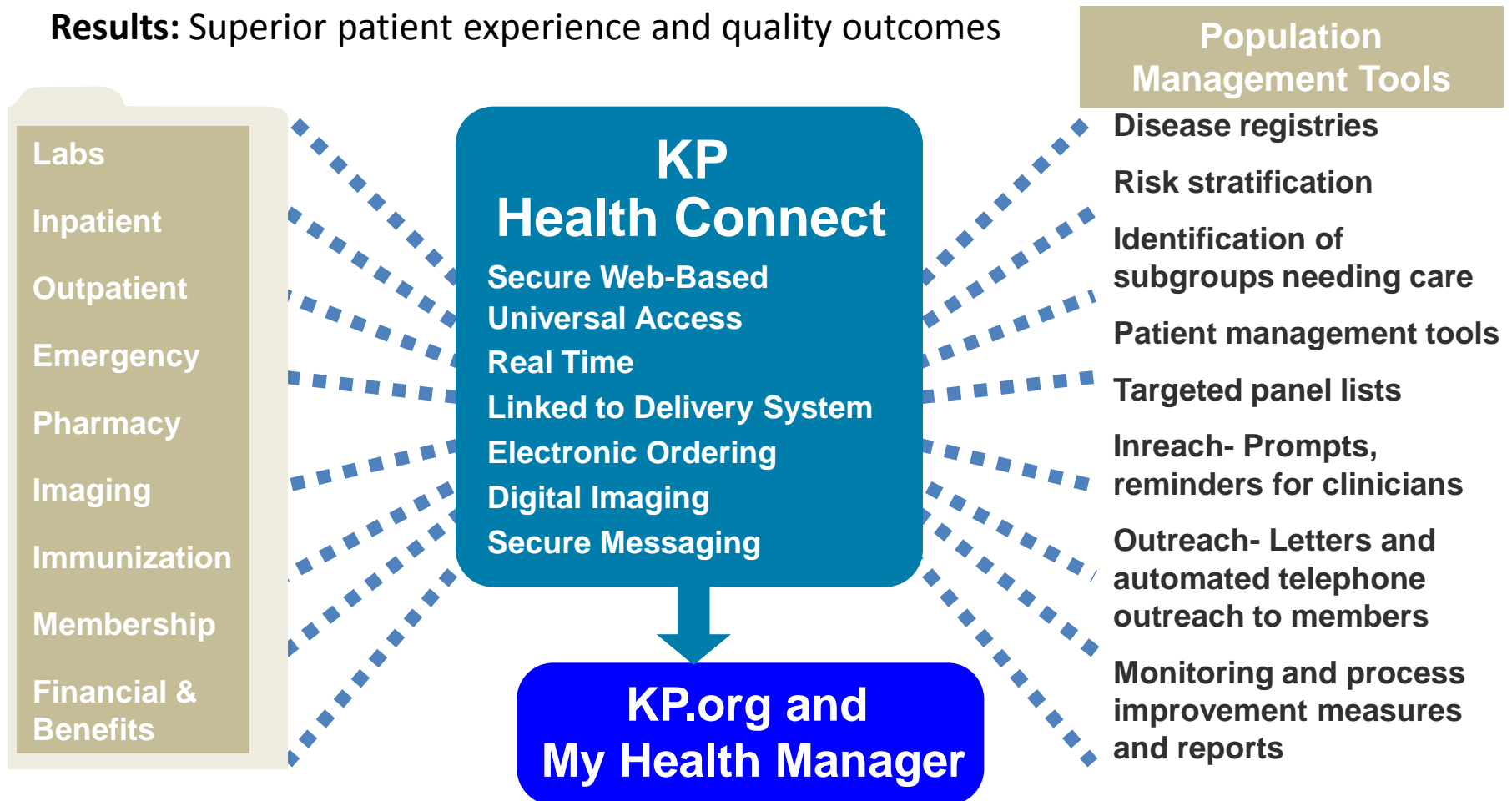
Result: High cost, frequent duplication of efforts, low efficiency, difficult to navigate



The model for quality and convenience

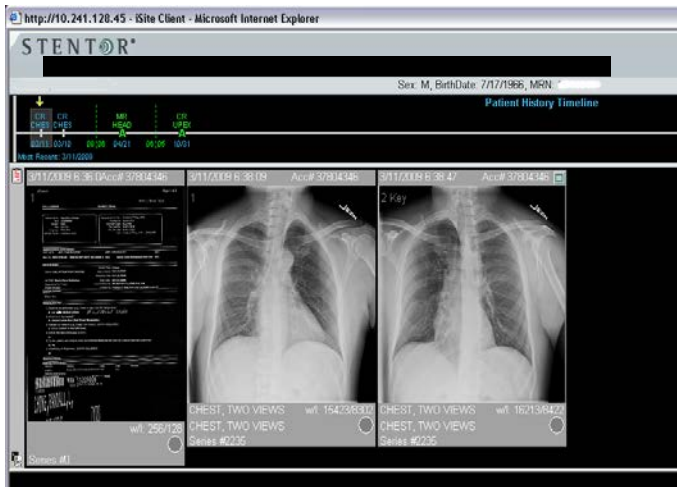
Kaiser Permanente model: Highly coordinated care through state-of-the-art technology and the area's largest multi-specialty physician group practice

Results: Superior patient experience and quality outcomes



KP HealthConnect: The tool that helps make us the quality leader

From any computer with an internet connection, our physicians can view x-rays (or any other radiology image) with the member moments after the film is taken.



A screenshot of the Epic Hyperspace interface showing a radiology report. The browser address bar shows 'Hyperspace - SCH-DRM1 > MAIN CAMPUS - Production - HCNCPROD5BM PRODSBM'. The patient information bar includes MRN, Room/Bed, Age, Sex, DOB, Allergies, Isolation, Code, Attending, LOS, and kp.org. The report title is 'XR CHEST, PA AND LATERAL.. (Order# 94862860) (Acc# 37804346)'. The report includes a 'Result Information' section with 'Status' (Final result (3/17/2009 4:18 PM)) and 'Provider Status' (Reviewed). The 'Radiology Exam Date' is 3/11/2009 and the 'Exam Time' is 7:21 AM. The 'Transcription' section includes 'Type' (Procedure Note), 'ID' (1), and 'Date' (3/13/2009). The 'Document Text' section contains the following text:

This document replaces document: 3/11/200907:21:34SCHX0101

Document Text
BILATERAL OBLIQUE VIEWS OF CHEST, 3/11/09

**** HISTORY **:**
6 mm nodule left base.

Comparison: PA and lateral chest, 1/7/09.

**** FINDINGS **:**
Bilateral shallow oblique views of the chest demonstrate a persistent tiny nodular density within the lateral left lung base which measures 4 mm in maximal diameter. This is nonspecific but likely corresponds to the small nodular density seen within the lateral left lung base from previous film of 3/10/09. Recommend followup chest x-ray in approximately 6 months to assess stability. No definite nodule seen within the right lung. No focal airspace consolidation noted. No pleural effusion or pneumothorax seen. Heart size and pulmonary vasculature are within normal limits.

**** IMPRESSION **:**
Small 4 mm nodular density noted within the lateral left lung base. This is nonspecific. Recommend followup chest x-ray in 6 months to ensure stability.

RITA PATEL JOSHI, MD

The interface also includes a 'Hotkey List' and an 'Exit Workspace' button at the bottom.

Integrated model at work – proactive care (Inreach) at every visit in every department.

Epic Hyperspace - OPHTHALMOLOGY SPRGFLD - Production - HCPRDMMAM PRDMMAM

Home Sch Inbskt Chart Enc Tel Enc Refill Enc Msg Enc Pt Sec Msg Pt R

Ambassador, Physician

Ambassador, Physician* MRN: 18158567 Age: 42 Yr Sex: F PCP: Z Dont Book Zztest M* PCP Loc: Kensington

Proactive Care

Proactive Care

Care Management Summary Sheet (CMSS)

Patient: AMBASSADOR,PHYSICIAN MRN: 18158567 DOB: 02/10/1969 Gender: F
 PCP: Z DONT BOOK ZZTEST MAS PCP Apt: Phone: (000) 000-0000 Language
 PROVIDER (M.D.) Last BP: 1) 2) Last MAM: 02/06/2008 Last PAP:

Recommended Care

- Arrange mammogram.
- Arrange Pap
- Patient current smoker. Advise to quit, offer strategies, and document.
- DIABETES: hemoglobin A1c due.
- DIABETES: microalbumin due.
- DIABETES: If B/P > 140/90, consider starting lisinopril, HCTZ, or atenolol (GOAL: 130/80).
- High CVD risk: Should be on aspirin (81-325MG) daily unless contraindicated.
- High CVD risk: lipid panel due (LDL is missing).

Diseases / Risks

CVD	DM	HTN			
LOW	MOD	NO BP			

Cr, K, Microalb, A1c, ALT, Theophy (Last :
Date Type

All Meds (Last 20 dispenses in 12 mo)

Date	Drug	Qty	RFD

Proactive Care

Specialty care: We offer market-leading access

Using a tool called E-consult, primary care physicians can *instantly* schedule patients to see specialists while the patient is in the exam room -- no more waiting on the phone to schedule appointments. Sometimes, specialty appointments are available the same day.

To Facility: To Specialty: Problem/Reason:

MRN:

Patient Name:
Gender:
Age:
Day Phone:
Evening Phone:
Temp. Phone: -

Requesting Provider: [Douglas A Cappiello](#)
Fac/Adm Dept: HAY/OPH
Tie Line/Ext: 8 - -
Fax Tie Line:
PCP:

Provider Biography:

- [Kristina Austin, MD](#)
- [Douglas Cappiello, MD](#)
- [John Chan, MD](#)
- [Sung Choe, MD](#)
- [Arun Jain, MD](#)
- [James Michael Lahey, MD](#)
- [Arthur Ollivierre, MD](#)

Hematuria

Diagnostic/Treatment Referrals:

- [Hematuria](#)

Patient Handouts:

- [Hematuria Handout](#)

Referral Guidelines:

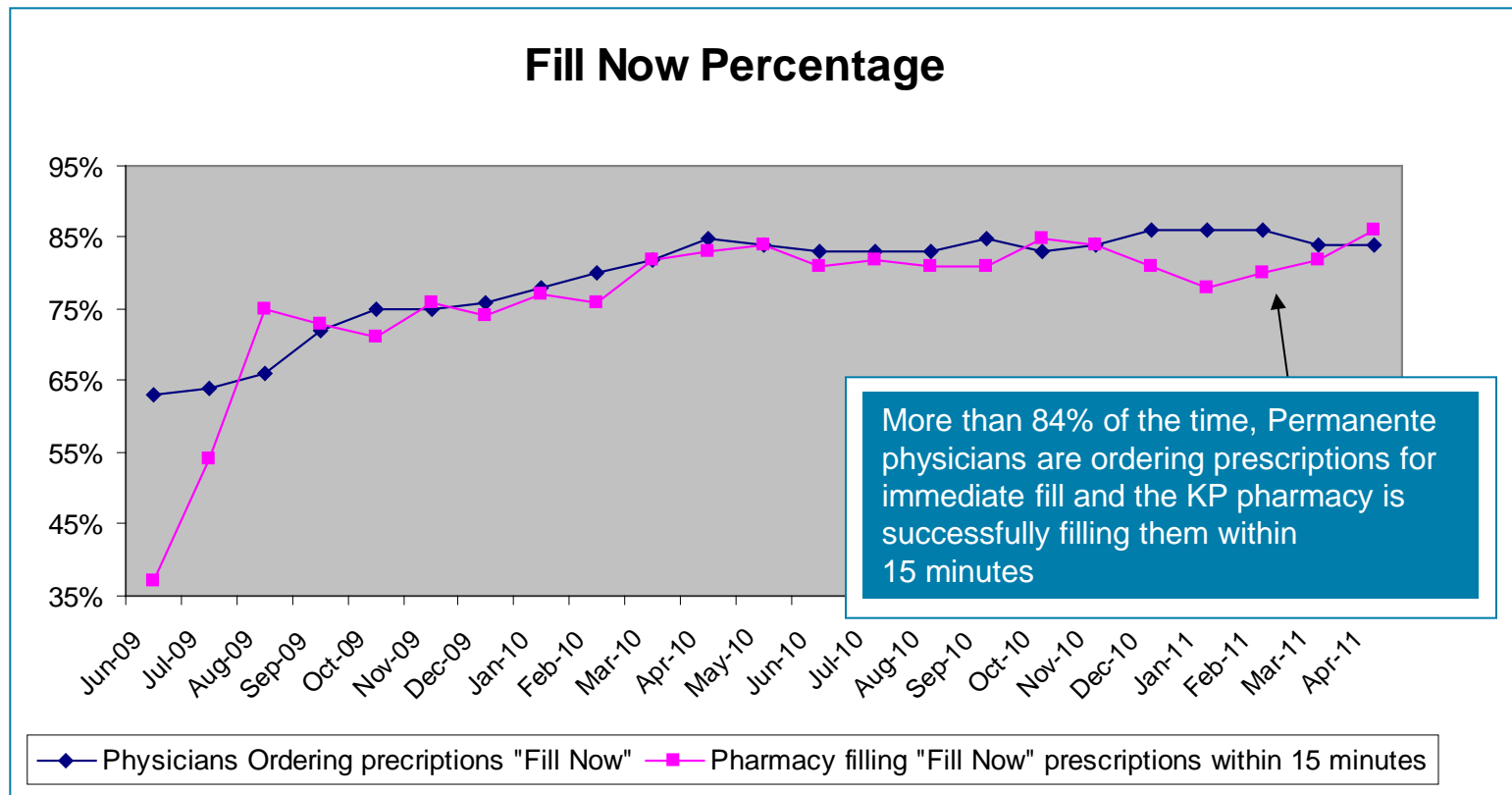
- **Patients must have a CT Scan or IVP done (with results back) prior to sending the referral to Urology. If tests have NOT been ordered, please do so and wait to send referral to Urology after you receive notification on results.**
- **Do NOT Direct book this appt if patient is under 18yrs of age. Send referral to dept for review.**
- Patients need to be referred to urology for cystoscopy after upper tract studies are ordered or done.
- Please note that the current recommended upper tract study is 'Hematuria CT'; the request should indicate stone pain) or not.
- Patients with infectious cause and have negative U/A after treatment do not need referral.
- For patients with microhematuria and a negative work-up in the past, no further evaluation is necessary unless symptoms. (e.g. patients with only history of microhematuria develop gross hematuria).
- Patients with gross hematuria and no signs of infection need evaluation even if they have had a negative workup in the past.
- **Referring provider should inform patient about the possibility of cystoscope procedure with this appointment.**

This request is direct bookable

Print outs for Patient and Referring Physician

Fill now: Prescriptions are filled fast

Permanente physicians can order prescriptions to be immediately filled in our pharmacies, located in our medical centers. By the time members leave the exam room, their prescriptions are ready for pick up.



The power of kp.org for our members

Members are able to choose their Permanente primary care doctors online, assisted by the information contained in the comprehensive home pages of every primary care Permanente physician.

The screenshot displays a Microsoft Internet Explorer browser window. The address bar shows the URL: <https://www.permanente.net/cyd/home.jsf;jsessionid=82F47AB44EB6805629F4556CE508D7E4>. The page title is "Choose Your Doctor: About You".

The main content area is titled "Choose Your Doctor" and "The Permanente Medical Group". It features a search form for finding a doctor near you. The search criteria are set to "5 miles" and "20002" ZIP code. The department options are:

- Adult Medicine/Family Medicine
- Pediatrics
- Obstetrics/Gynecology

A "Go" button is located below the search form. To the left, there is a section titled "Select the doctor who's right for you" with text explaining the choice of doctor based on age and gender, and a list of doctor types: Internal Medicine and Family Medicine.

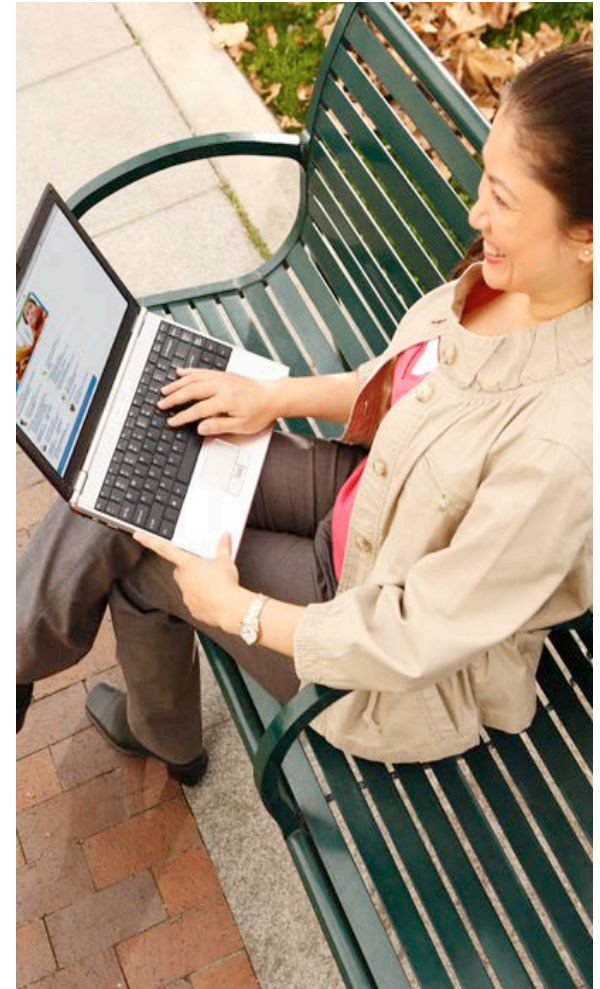
On the right side of the browser window, a detailed profile for **Thomas A. Tesoriero, MD** is visible. The profile includes a photo, a bio, and various sections:

- Professional Background:** I went to Rutgers College in New Brunswick, New Jersey and majored in biochemistry. I was a member of Phi Beta Kappa there. While at Rutgers, I became interested in pursuing a career in medicine because it could blend my passion for science and my compassion for people in need.
- Roles and Responsibilities:** In addition to being an adult medicine physician, I am the vice chair of the board of directors for the Mid-Atlantic Permanente Medical Group. I have the privilege of helping ensure our medical group is of the highest quality.
- Credentials:**
 - Medical School:** University of Rochester Strong Memorial Hospital
 - Residency:** George Washington University School of Medicine
 - Board Certification:** Internal Medicine, American Board of Internal Medicine
- Professional Affiliations:**
 - Fellow, American College of Physicians

Additional sections include "My Offices" (North Capitol Medical Center, Apt/Advice: 202-890-5100), "About Me", "Offices and Directions", "General References" (Health Encyclopedia, La Oua in Español, Drug Encyclopede, Natural Medicines Database), and a "Table of Contents" with links to Background, Roles and Responsibilities, Credentials, and Professional Affiliations.

The power of kp.org for our members

- From any computer with an internet connection, at any time of day or night, Kaiser Permanente members can:
 - E-mail their Permanente doctor's office
 - Schedule appointments
 - Fill prescriptions
 - View lab test results
 - Print immunization records
 - View own medical record
 - Get their list of medications
- Nationwide, millions of Kaiser Permanente members are using this convenient, time-saving technology.



We are hiring great doctors

It's tough to become one of our doctors.

Only 1 in 10 who applies is accepted as a Permanente doctor.

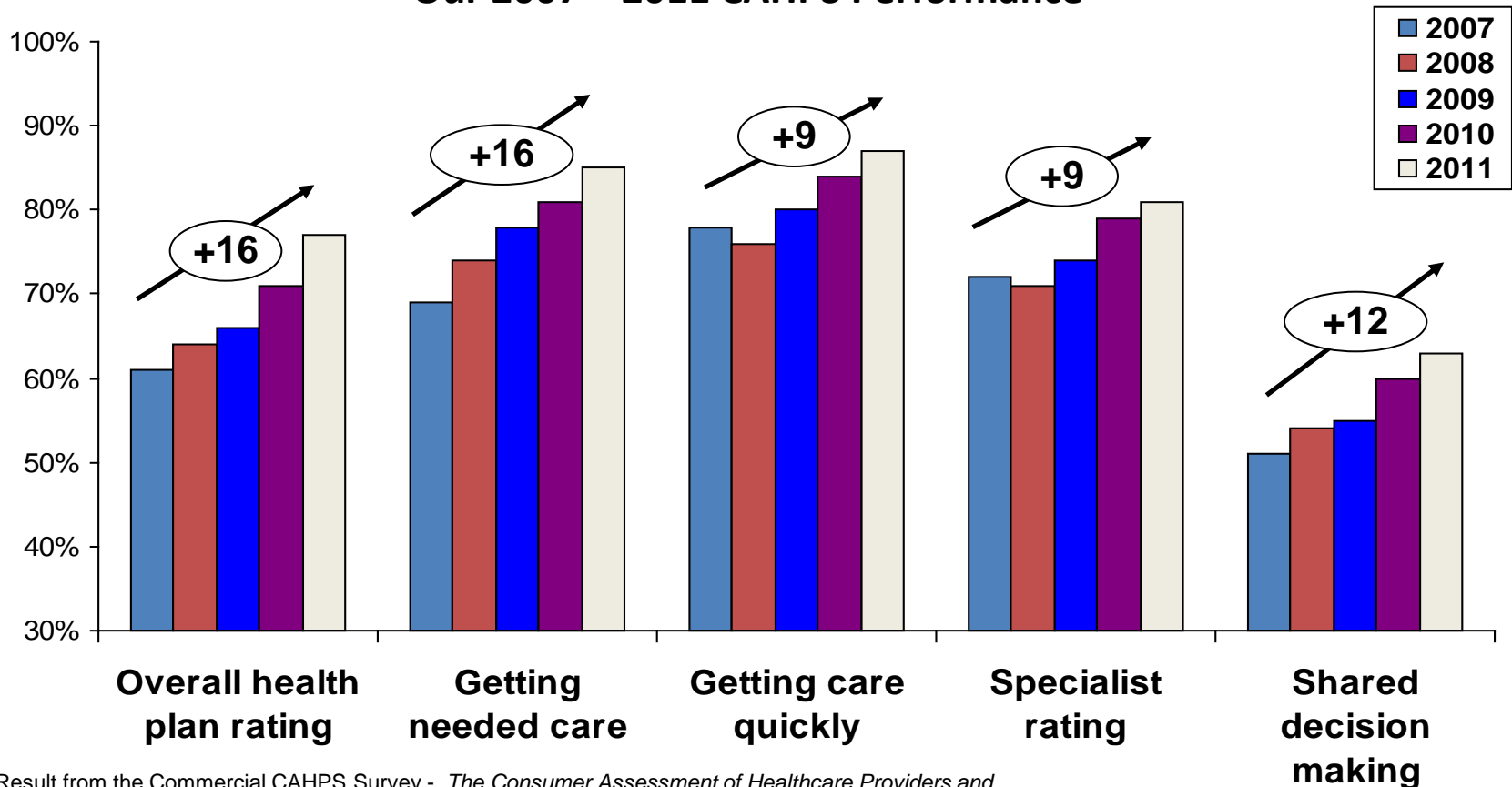


Not only are Permanente physicians highly skilled at diagnosing and treating medical conditions, they also promote healthy lifestyles, disease prevention, and open communication with their patients. Improving patient health using these approaches is a cornerstone of Permanente medicine.

Delighted by our care

Our focus on quality and convenience has translated into rapidly rising member satisfaction, especially in access and service.

Our 2007 – 2011 CAHPS Performance



Result from the Commercial CAHPS Survey - *The Consumer Assessment of Healthcare Providers and Systems*. This annual survey is coordinated through NCQA and all health plans seeking accreditation from NCQA must participate.

Kaiser Permanente Locations

Maryland

- Annapolis
- Camp Springs
- City Plaza
- Columbia Gateway
- Frederick

24/7 Gaithersburg

- Kensington

24/7 Largo

- Marlow Heights
- Prince George's
- Severna Park
- Shady Grove
- Silver Spring

24/7 Baltimore County

- Summit Behavioral Health Center
- Towson
- White Marsh
- Woodlawn

Virginia

- Ashburn
- Burke
- Fair Oaks
- Falls Church
- Fredericksburg (Not available for Medicare Plus enrollees)
- Manassas
- Reston
- Springfield

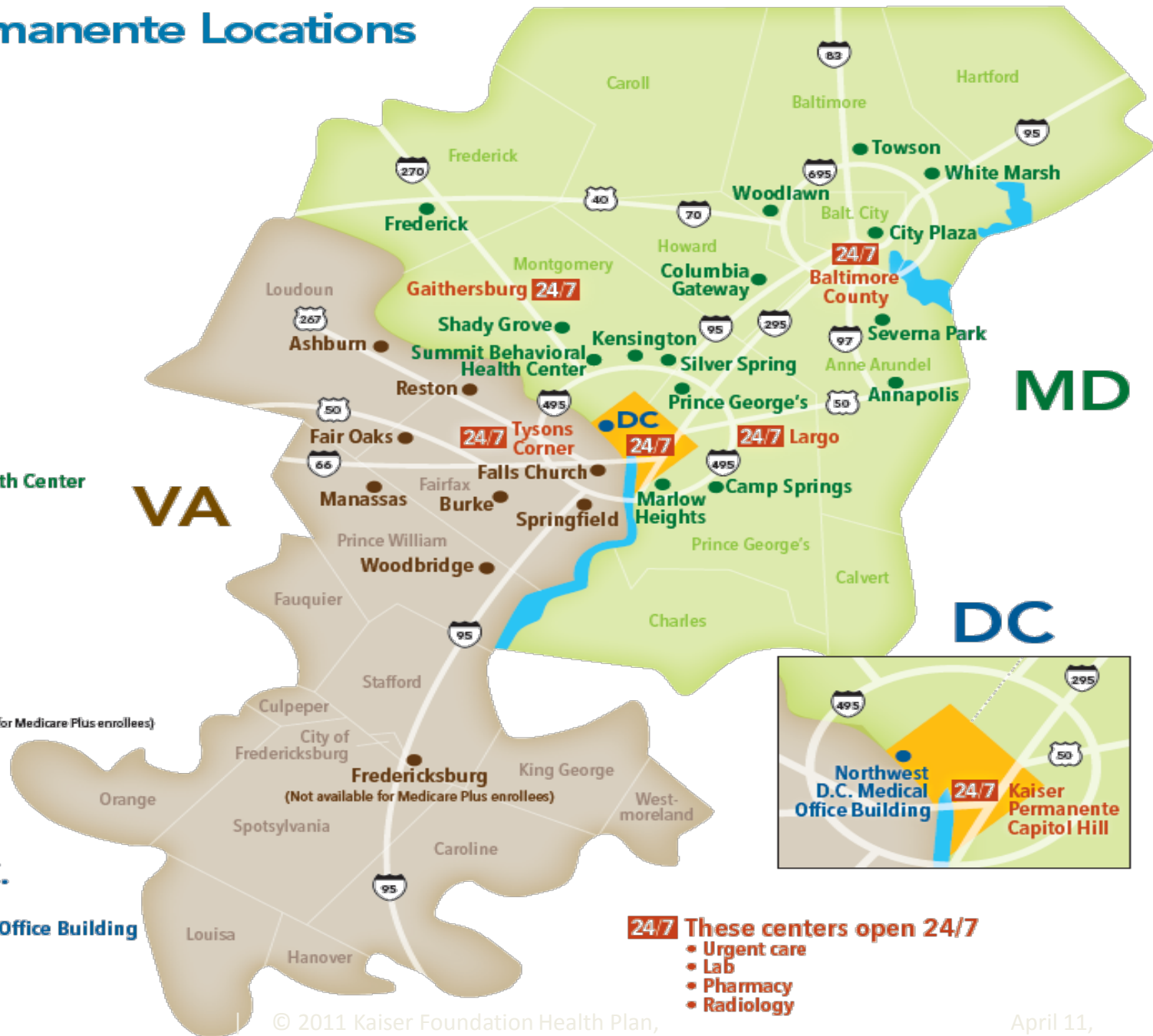
24/7 Tysons Corner

- Woodbridge

Washington, D.C.

24/7 Capitol Hill

- Northwest D.C. Medical Office Building



24/7 These centers open 24/7

- Urgent care
- Lab
- Pharmacy
- Radiology

Tysons Corner Medical Center

Located at 8008 Westpark Drive, McLean, Virginia.

Features

- More than 200,000 square feet
- Part of a vital and growing commercial and residential area
- On site pharmacy, lab, advanced imaging, urgent care, and more.



Northwest Medical Center

2301 M Street, N.W., in Washington, D.C.

Features

- Near Metro and bus lines
- Adult primary care, obstetrics and gynecology, pediatrics, and behavioral health services
- On site pharmacy, lab, and imaging (X-ray and mammography)
- 42,000 square feet



Ashburn Medical Center

Expansion Completed

All services at our current Loudoun Medical Center will relocate to the Ashburn facility, at 43480 Yukon Drive, Suite 100.

Features

- Expansion of obstetrics and gynecology, pediatrics, and adult medicine
- On site pharmacy, lab, and more.
- 29,000 square feet



Fredericksburg Medical Center

1201 Hospital Drive, Fredericksburg, VA 22401

“Primary” Care Needs

- Adult Primary Care
- Obstetrics/Gynecology
- Pediatrics
- X-ray Imaging
- Lab
- Pharmacy

Advanced Imaging

- Mammography

Medical/Surgical Specialties

- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology (GI)
- General Surgery
- Hematology/Oncology
- Neurology
- Orthopedics
- Otolaryngology (ENT)
- Podiatry
- Pulmonary
- Rheumatology
- Telemedicine

Additional Services

- Behavioral Health –
(Including Child Psychiatry)

Employee Assistance Program



20 Ways You Can Use Your Employee Assistance Program

The employee assistance program (EAP) is a valuable resource to assist employees and their family members.

The EAP is designed to help you and your family members deal



- Personality conflicts at home or on the job
- Money management and financial problems
- An adolescent who is using drugs or alcohol
- Support in deciding on proper care for elderly parents
- A child who has a behavioral problem at home or at school

- Anxiety or depression
- Domestic violence
- Feelings of being overwhelmed
- Learning to be more assertive
- Clarifying important life decisions and problem solving
- Dealing with the loss of a loved one
- Managing stress
- Feelings of loneliness
- Recognizing a substance abuse problem

- Resources for marital counseling
- Ways to improve your self-esteem
- A gambling problem
- Support when living with a person who abuses alcohol or drugs
- Help with learning positive communication skills
- Adjusting to a divorce or separation

CommonHealth

Employee Wellness Program

All employees participating in The Local Choice Health Benefits Program are eligible.





- **FREE Health Check Screening every 2 years**
 - **Total and HDL Cholesterol**
 - **Blood Pressure**
 - **Height/Weight and Body Mass Index**
 - **Diabetes Risk Assessment**
 - **Non-fasting and immediate results**
 - **For participating employees and their adult dependents**

Contact Your Regional Coordinator to schedule

UPCOMING CAMPAIGNS



Getting Your Zzzz...CommonHealth's Guide to Healthy Sleep – take a closer look at what may be interfering with your “sweet dreams” and increasing your risk of heart disease (July 1, 2014 - June 30, 2015)



Take 10 For You – Improve Your Health in Just 10 Minutes a Day – get past the time barrier and start making permanent and positive changes in your life. (July 1, 2014 - June 30, 2015)

CURRENT CAMPAIGNS



Growing Younger – information and activities to assist you in living a healthier life, regardless of your current age. (runs through June 30, 2014)



Think FAST About Stroke – learn to recognize the warning signs of stroke so you respond FAST, and receive lifestyle tips for prevention. (runs through June 30, 2014)

Program Options to Meet Your Needs

- **Traditional Presentation** *15 - 45 minutes*
- **Learning Station** -high traffic area (e.g.*break room*)
- **Coupon** - *paper or electronic*
- **Video** – *web link or DVD*

Contact Your Regional Coordinator to schedule



Quit for Life

Tobacco Cessation Program

- **FREE** to health plan participants 18 and older
- Individualized program includes a personal Quit Coach
- May include free nicotine replacement or other covered medications
- The support you need when you're ready
- Enroll online or by phone



Future Moms

Healthy pregnancies reduce risk of premature birth

- Unlimited access to experienced nurses
- Excellent information on pregnancy and childcare
- Support and guidance in areas like breastfeeding.
- Enroll in the first trimester and the hospital co-pay for delivery is waived for KA+ and KA 250 (Approx. \$300 value)
- CALL 1-800-828-5891



CommonHealth Compass



- Newsletter
- Success stories
- Campaign information & support materials
- Recipes
- Go green, save time and reduce program expenses – ask your coordinator for the ***ELECTRONIC COMPASS***



Getting Your ZZZs

CommonHealth's Guide to Healthy
Sleep

Losing sleep



1910
9 hours

Today
Under 7



What happens when we don't get enough rest?

- Accidents
- Serious health problems
- Low sex drive
- Depression
- Forgetfulness
- Weight gain
- Risk of death
- Impaired judgment without sleep



Sleep & your heart



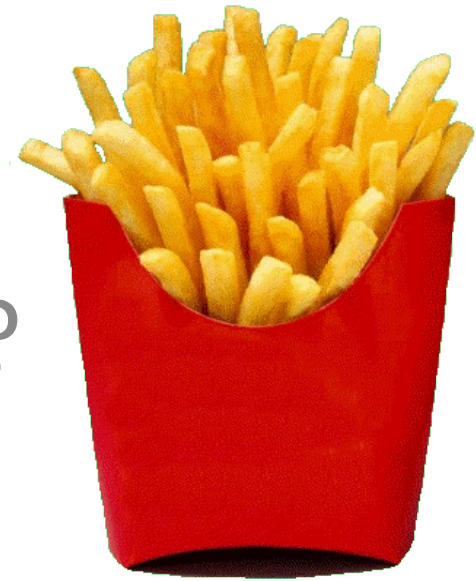
Blood pressure normally lowers during sleep

- *Reduces plaque build-up in the arteries*
- *Inadequate sleep prevents the nightly dip in blood pressure*

Lack of sleep raises stress hormone levels

- *Causes inflammation in blood vessels*
- *Can lead to clogged arteries and blocked blood vessels*

OVEREATING



Is a poor night's sleep to blame?

Sleep helps maintain a healthy balance of the hormones that make you feel hungry (ghrelin) or full (leptin).

↓ Sleep ↑ Hunger ↓ Fullness

SLEEP HYGIENE

What you can do to get a good night's sleep



Thanks for participating



Please visit your wellness website at
www.CommonHealth.virginia.gov/tlc
for more information and resources

Regional CommonHealth Coordinators

Suzanne Meador – suzanne.meador@dhrm.virginia.gov - Lee, Scott, Wise, Dickenson, Buchanan, Russell, Washington, Tazewell, Smyth, Grayson, Carroll, Wythe, and Bland counties.

Sharon Buckner – sharon.buckner@dhrm.virginia.gov – Augusta, Clarke, Frederick, Greene, Madison, Page, Rappahannock, Rockingham, Shenandoah and Warren

Susan Perry - susan.perry@dhrm.virginia.gov – Bedford, Botetourt, Craig, Floyd, Franklin, Giles, Henry, Montgomery, Patrick, Pittsylvania, Pulaski, Roanoke

Kristina Fischbach – kristina.fischbach@dhrm.virginia.gov – Albemarle, Alleghany, Amherst, Appomattox, Bath, Buckingham, Campbell, Cumberland, Fluvanna, Goochland, Highland, Louisa, Nelson, Rockbridge counties and the cities of Charlottesville and Lynchburg.

Regional CommonHealth Coordinators

Cynthia Duncan – cynthia.duncan@dhrm.virginia.gov - Accomack, Isle of Wight, Northampton and Southampton counties and cities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk and Virginia Beach.

Mary Louise Gerdes – marylouise.gerdes@dhrm.virginia.gov – Caroline, Charles City, Essex, Westmoreland, Lancaster, Middlesex, Matthews, King and Queen, King William, New Kent, Gloucester, York, James City, Surry and Sussex counties and the cities of Hampton, Newport News, Poquoson and Williamsburg.

Craig Hicken – craig.hicken@dhrm.virginia.gov – Amelia, Brunswick, Chesterfield, Charlotte, Dinwiddie, Greensville, Halifax, Lunenburg, Mecklenburg, Prince Edward, and Nottoway counties and the cities of Colonial Heights, Emporia, and Hopewell.

Amy Moore – amy.moore@dhrm.virginia.gov – Fairfax, Fauquier, Loudoun, Culpeper, Orange, Stafford and Prince William counties and the city of Fairfax.

Rose O'Toole – rose.otoole@dhrm.virginia.gov – Cumberland, Henrico, Hanover, King George, Louisa, Powhatan, Spotsylvania, Fredericksburg, and Richmond.

Questions?

Anne Dinterman

CommonHealth Program Manager
Dept. of Human Resource Management
101 N. 14th Street, 12 floor
Richmond, VA 23219

Anne.Dinterman@dhrm.virginia.gov



Benefits Eligibility System BES

BES Communications

- TLC communications and forms are found on the TLC web-site at www.thelocalchoice.virginia.gov.
- To contact TLC:
 - Eligibility and Enrollment questions:
 - tlc@dhrm.virginia.gov
 - Fax: 804-786-1708
 - Phone: 888-641-4414 or 804-225-3642
 - Covered Service and Claim questions:
 - Anthem: 800-552-2682
 - Delta: 888-335-8296
 - Kaiser: 800-777-7902

virginia.gov Online Services | Commonwealth Sites | Help | Governor

The Local Choice
Health Benefits Program

[About The Local Choice](#)

[Plan Information](#)

[Comparison of Benefits](#)

[Enrollment](#)

[Forms](#)

[Policies and Procedures](#)

[Communications](#)

[Wellness](#)

[Other Benefits](#)

Welcome ...

More than 48,000 employees, participate in the Commonwealth's significant purchase of financial protection for local government employees. The Local Choice to compete effectively with competitive rates, quality benefits...

BES – Direct Access

- Direct access to BES is planned for 2014. Benefit Administrators will be responsible for entering changes and additions for Open Enrollment July and October 2014.



BES - Forms

- Please use the most recent forms on the TLC web-site under the forms link. Submit all requests/forms to OHB (Office of Health Benefits) through email, fax or mail.
- **Group adjustment form:** Used to terminate an employee and their dependents (entire contract), change group's address or contact person
- **Enrollment form:** Used to enroll members; add or remove dependents (spouse, child)
- **Personal data change form:** Used to change an employee's address, phone, email etc.
- **Transmittal form:** Comes from Anthem with your monthly bill. Return **ONLY** to Anthem to indicate individuals who have not paid (in arrears) or overpaid. **Do not send to DHRM.**

BES - HuRMan

- HuRMan is the secure web portal provided to groups by the Department of Human Resource Management. BES reports are posted to the group's HuRMan folder.

HuRMan Access

- Your designated user should follow these steps to access your HuRMan folder:
 1. Go to the Commonwealth's Department of Human Resource (DHRM) website www.dhrm.virginia.gov and select the "Information Technology" link
 2. Select the "Agency Web Portal Login" link
 3. Login using your HuRMan user name and password
 4. Under the "Select an Application" drop down menu choose "Agency Repository"
 5. Then select the desired report.
- If you have a problem logging in to the HuRMan File Repository, please contact Support@dhrm.virginia.gov.

HuRMan Reports

- **BES Enrollment Report** - Weekly report of all group members available on the 3rd, 10th, 17th and 24th of each month.
- **BES Exception Report** - Monthly report listing a variety of discrepancies found in BES that need attention.
- **BES Termination Report** - Monthly report identifying participants and dependents recently terminated (cancelled).
- **BES Turnaround** - Daily report for each successful action made in BES before 5:30 PM. This is the official record of enrollment.
- **BES Turnaround Summary** - Daily report listing all actions that created a BES Turnaround.
- **BES Dependent Age 26 Approaching Termination Report** - Created in August and October of each year identifying participants who have a covered child reaching Age 26 sometime during the current year. (Note: This report does not include children added to BES after the report's run date.)
- **BES Dependent Age 26 Termination Report** - Created in January of each year showing dependents removed from BES the last day of the previous year because they reached the age that makes them ineligible.
- **BES Persons Eligible for Medicare** - Monthly report identifying individuals (participants and spouses) approaching Age 65. (Note: This report looks 3 months ahead of the individual's DOB. For example, a person turning Age 65 in April will appear on the January report. The person will not appear on a report after January.)

BES Group Numbers & Anthem Billing Numbers

- BES GROUP NUMBER

- Example: ABC group – 047 325 00
- Should be used on all DHRM forms (Enrollment Forms, Group Adjustment Forms, Employer Data Sheet, Personal Data Change Form)
- All actives, early retirees, COBRA and Medicare eligible, etc. will have the same group number

- ANTHEM BILLING NUMBER

- Example: ABC group – 47325000
- Groups will only have a subgroup if needed for separate billing purposes (ex: Dept. of Social Services)
- The Anthem bill will break out actives versus early retirees, COBRA, Medicare, etc. using the billing number (old group number)

BES FAQ's

- Social Security Numbers are needed for all dependents, newborns have 60 day window to add SS#
- **Enrollment Form used to:**
 - Add or remove family members from coverage
 - Move an employee to retiree coverage
 - Move a qualified beneficiary to extended coverage (COBRA)
 - See page 5 of the TLC Administrative Process Q&A handout (also located in Section 6 of Renewal Binder and at www.thelocalchoice.virginia.gov)

Aging Off

- Medicare – HuRMan report
 - Groups are required to monitor
 - Group will submit appropriate paperwork to change status of member to Medicare Supplement if offered
- Age 26 end of year – HuRMan report, check beginning of October
 - TLC sends sample letters to our Benefits Administrators
 - Dependents will automatically be terminated EOY they turn 26
 - Group is required to inform impacted members
 - If member is eligible and elects COBRA, appropriate paperwork must be submitted to DHRM

Anthem.[®]
BlueCross BlueShield





Your TLC Team

Who to Contact – Benefit Administrators

BES	804.225.3642 888.642.4414
Walt Norman, Program Manager	804.786.6460 Walter.norman@dhrm.virginia.gov www.thelocalchoice.virginia.gov
Anthem Customer Service	800.552.2682
Anthem website	www.anthem.com/tlc
Anthem Behavioral Health/EAP	855.223.9277 www.AnthemEAP.com
Delta Customer Service	888.335.8296
Delta website	www.deltadentalva.com (select the Commonwealth of Virginia link)



Your TLC Team

Who to Contact – Members

Anthem Customer Service	800.552.2682
Anthem website	www.anthem.com/tlc
Anthem Behavioral Health/EAP	855.223.9277 www.AnthemEAP.com
Delta Customer Service	888.335.8296
Delta website	www.deltadentalva.com (select the Commonwealth of Virginia link)



TLC General Plan Information

Currently covers over **300** groups and **50,000** people



Consistently renewal **99%** of groups



In 2014 - 15 groups joined TLC for a total of **3,471** new contracts



TLC **Enrollment** is very **stable** and continues to **grow!**

Key Advantage Expanded, Key Advantage 250, Key Advantage 500, Key Advantage 1000 & TLC HDHP

BES – Direct Bill

- Direct billing – groups may choose at open enrollment. Please note on the group data sheet.
- Group will be responsible for member notification (initial enrollment 7/1 or 10/1 as well as new hires) of direct bill process.
- Communication materials will be available to download from TLC's website.
- Members have the option of auto bank draft.
- Bills are cut on the 10th for the next month's premium, payment is due on the first of the month, with a 45 day grace period.
- If coverage is terminated for non payment of premium there is no reinstatement.

Access to network providers



Biggest Virginia Network

100% of acute care facilities

97% of health care providers

Strong rural presence



Unmatched National Access

BlueCard® PPO Network

More than 98% of all hospitals

More than 91% of all providers

Health Care Reform

SBC'S

- October 2013 SBC's have been posted to the TLC web-site.
- July 2014 SBC's will be posted second quarter 2014.



Take Care Package

- Wellness And Preventive Care Benefits
 - EAP
 - Future Moms
 - Incentive on KA expanded and KA 250
 - Make sure expectant moms enroll in the program!
 - ConditionCare
 - Quit For Life
 - MyHealth advantage

Your "Take Care Package"

Wellness programs included in your health plan

Employee Assistance Program (EAP) | 855-223-9277

Your EAP gives you, your covered dependents and members of your household **up to four free confidential counseling sessions per issue** each plan year.

Turn to your EAP for information and resources about:

- Emotional well-being
- Addiction and recovery
- Work and career
- Childcare and parenting
- Helping aging parents
- Financial issues (including free credit monitoring and identity theft recovery)
- And more

Learn about your EAP at anthem.com/tlc - link to your EAP Website, enter **Commonwealth of Virginia** as your company, then select **The Local Choice**.




Future Moms | 800-828-5891

Expecting? After you tell your spouse, your family and your friends, tell us! The goal of **Future Moms** is to help you have a healthy, full-term pregnancy. We figure that's your goal, too. Even after you give birth, your Future Moms nurse is there to provide post-natal support. Call to enroll as soon as you know you are pregnant. You'll receive a pre-natal kit, including a book full of information about what to expect over the next nine months.

Enrolled in Key Advantage Expanded or Key Advantage 250?

Your plan will waive the hospital copayment for delivery if the covered Mom-to-be enrolls in Future Moms within the first trimester of pregnancy, has a dental cleaning during the pregnancy and completes the program.



www.anthem.com/tlc

- Member Handbooks
- Benefit Information
- Find A Doctor
- Check Claims Status
- Special Programs
- Estimate Costs
- Health & Wellness
- Discounts



Home Benefits Health & Wellness Resources & Tools

Welcome
The Local Choice employees, family members, and retirees



- Traveling Soon?**
Use your [BlueCard Program](#) when traveling outside Virginia
- Discounts for You**
Take advantage of the many health & wellness [discounts](#) available to you
- Tap into Your EAP**
[Enter](#) Commonwealth of Virginia after login

News
The Latest for You

- [Learn how to download our mobile apps](#)

Learn About
Other Programs & Info

- [24/7 NurseLine - 1-800-337-4770](#)
- [Health Care Reform and you](#)

Review
Your Health Benefits

- [Review your benefit options](#)

[Member Log In](#)
Secure Account Access

Customer Support

[Customer Support](#)
1-800-552-2682

[Email Us](#)

Resources & Tools

[Find A Doctor, Pharmacy, Hospital or Urgent Care](#)

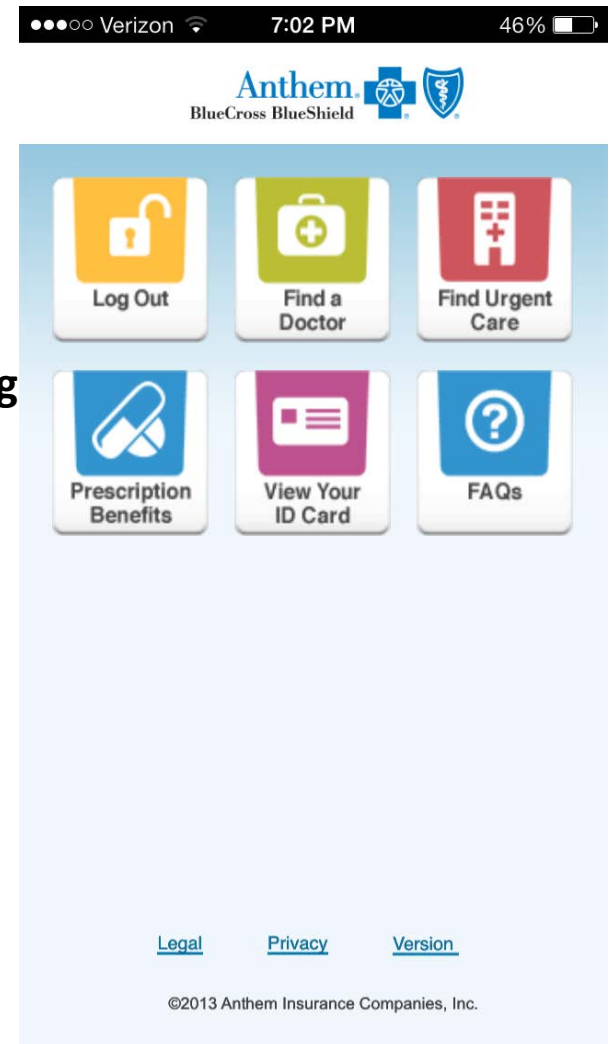
[Find Forms](#)

[Estimate Your Cost for a Procedure](#)

[Check Claims Status](#)

Anthem Mobile App

- Available on iPhones and Android smartphones
- Use the app to:
- Find a doctor or locate a hospital or emergency room
- Get to an urgent care center fast with maps and driving directions
- View your ID card
- Prescription drug tools include:
 - Locate a pharmacy
 - Price a medication
 - Switch from retail to home delivery
 - Order a refill and check order status



Behavioral Health – 2014 Changes

- Coverage is being added for **Residential Treatment***
- The co-payment for **Partial Day Hospitalization** is now the same as the co-payment for intensive outpatient treatment (Key Advantage Expanded and Key Advantage 250 products)*

* *Medical Necessity Criteria must be met. Prior Authorization is recommended.*



Anthem EAP Services

855-223-9227 or www.AnthemEAP.com



www.AnthemEAP.com



- Parenting and child care
- Marriage and relationship concerns
- Health and wellness
- Finance/legal
- Workplace issues
- Education
- Mental health
- Daily life
- Consumer education
- 70 Interactive physical and emotional assessments
- Webinars
- Live monthly seminars
- Skill Builders
- Manager tools



**Log In: Commonwealth of Virginia
Then Choose: The Local Choice**

Key EAP Resources

- **For crisis situations or consultation regarding a workplace trauma response** which may involve critical incident stress management (**CISM**) and/or a critical incident stress debriefing (**CISD**) to include having a counselor on site following a tragic event: **Call 855-223-9277 and press 1 for CRISIS.**
- **For free on-site educational and/or wellness workshops:**
 - View the catalog on www.AnthemEAP.com under *manager tools* to choose your training topic(s)
 - Contact Lynn Vogel lynn.vogel@anthem.com or 804-354-4197 to schedule



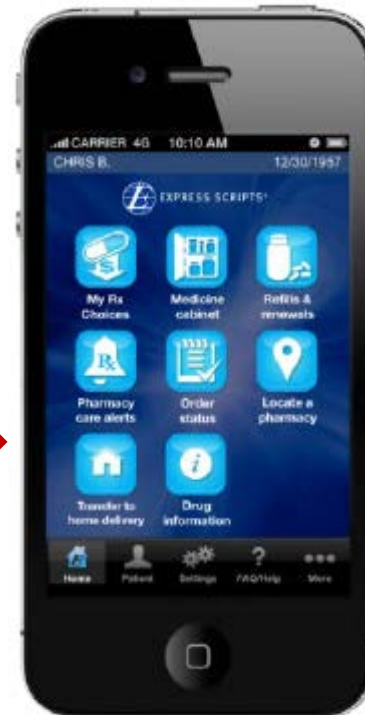
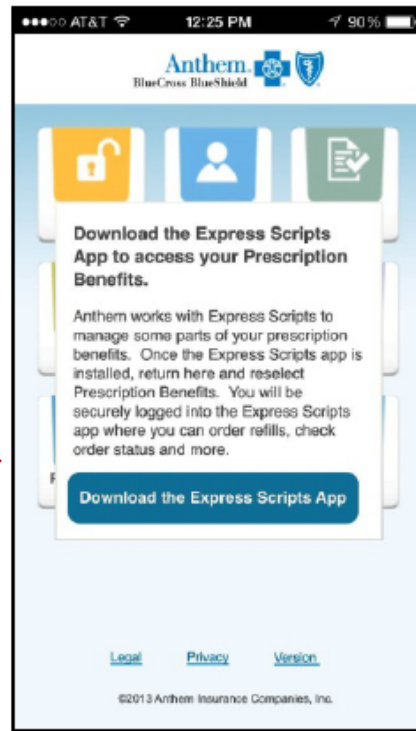
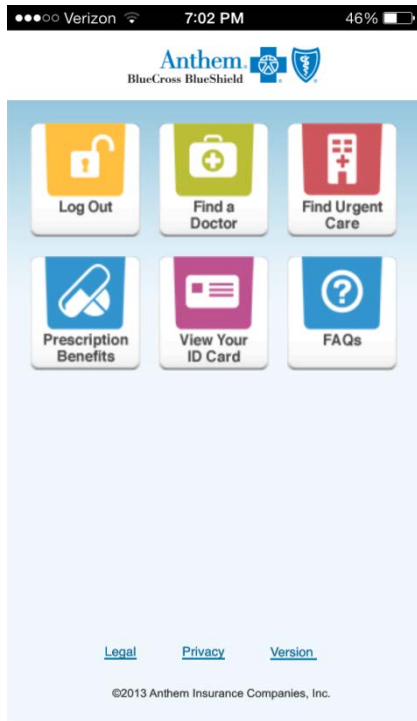
Outpatient Prescription Drugs

- No changes to Rx copays
- Automatic refills at mail order
 - After log in, select Pharmacy benefits
 - Select Manage Prescriptions, then Manage Automatic Refills

The screenshot shows a pharmacy website interface. At the top, there is a navigation bar with links for Home, Manage Prescriptions, Health & Benefits Information, My Account, and a Cart icon. Below the navigation bar, the breadcrumb trail reads 'Go to: Home > Manage Worry-free Fills'. The main heading is 'Worry free Fills®'. The text explains that the program provides automatic refills, so users don't need to worry about refilling on time. It also states that users can enroll prescriptions, manage existing ones, cancel, update shipping addresses, or request new shipment dates. A link 'Learn more about Worry-free Fills.' is provided. Below this is a prominent orange button labeled 'Enroll all future prescriptions'. Underneath, it says 'Enroll now to have all eligible future prescriptions automatically enrolled in Worry-Free Fills. You may enroll or disenroll from this program at any time in the Worry-Free Fills Center.' A specific prescription is listed: 'SIDNEY L 05/27/1971' with a status of 'Not Enrolled' (indicated by a red 'X' icon) and an 'Enroll Now' button. Below this is a section titled 'Set Worry-free Fills for eligible prescription refills' with a 'Learn more' link. It lists two prescriptions: 'One Touch Ultra Strp Blue 100' (Rx# 132962765407) and 'Humalog Vial 10ml 100U/ML' (Rx# 132292614). Each has a checkbox and the text 'Order this prescription today and automatically refill from now on with Worry-free Fills'. At the bottom right of this section is an 'Add to shopping cart' button.

Anthem Mobile App – Rx Benefits

- Choose the prescription benefits button on the Anthem Blue Cross Blue Shield app. The first time you choose that button, you'll be prompted to download the companion Express Scripts app, which powers the pharmacy tools.





EVERYONE DESERVES A HEALTHY SMILE

THAT'S THE
TROUTH^{COM}



The Local Choice RoadShow
March 2014



Who is Delta Dental?

Delta Dental is the largest and most experienced provider of dental benefits nationally.

- Largest market share of all dental carriers, covering more than 3,700 employer groups in Virginia and over 110,000 nationwide.
- Largest networks of all dental carriers, with 3,946 dentists in Virginia and 184,647 nationally.
- Network discounts & cost controls saved our groups over \$9 billion last year.

One of every three people with dental insurance is covered by Delta Dental!



Network Growth since 2003

Virginia	Unique Providers in PPO	Unique Providers in Premier
2003	865 providers	2561 providers
2013	2118 providers	3995 providers
Total growth	+ 145%	+ 56%

Delta Dental PPO plus Premier

Dual-network advantage

- The best of both - enrollees can access the Delta Dental PPO network for maximum savings or the Delta Dental Premier network for maximum provider choice
- Members can seek services from any licensed dentist they choose
- Members receive the highest level of benefit by choosing a participating dentist
 - No balance billing
 - Participating providers file claims for members



PPO Plus Premier Payment Example*

	PPO Network	Premier Network	Out-of-Network
Dentist Charge	\$90.00	\$90.00	\$90.00
Plan Allowance	\$70.00	\$80.00	\$80.00
Coinsurance Amount	80%	80%	80%
Delta Dental Payment	\$56.00	\$64.00	\$64.00
Patient Payment	\$14.00	\$16.00	\$26.00
Amount Dentists Receives	\$70.00	\$80.00	\$90.00
Total Savings	\$20.00	\$10.00	\$0.00

**Example for illustrative purposes only. The service rendered in this example is Procedure Code D2150 – Amalgam (silver filling - two surfaces - permanent tooth). Assumes the annual deductible has been met.*

Key Advantage Expanded

- \$25 individual / \$75 family contract year deductible
- \$1,500 individual contract year maximum (waived for members under the age of 19)
- \$1,500 individual lifetime Orthodontic maximum (waived for members under the age of 19 if treatment is deemed medically necessary).
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics



Key Advantage 250, 500, 1000

- \$25 individual / \$75 family contract year deductible
- \$1,200 individual contract year maximum (waived for members under the age of 19).
- \$1,200 individual lifetime Orthodontic maximum (waived for members under the age of 19 if treatment is deemed medically necessary).
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics



High Deductible Health Plan (HDHP)

- \$25 individual / \$75 family contract year deductible
- \$1,500 contract year maximum (waived for members under the age of 19).
- \$1,500 individual lifetime Orthodontic maximum (waived for members under the age of 19 if treatment is deemed medically necessary).
- Dental deductible and coinsurance do not apply to the HDHP deductible or out-of-pocket maximum.
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics



Medicare Eligible Retirees

- No Annual Deductible
- \$1,500 individual calendar year maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 5% coverage for Major Services and Orthodontics

Check Out Our Website!



Member Capabilities:

- View tutorial & web guide
- Check benefits & eligibility
- Print ID cards
- Find participating dentists
- Check claims status
- Email Customer Service
- Download forms & information
- Research oral health information
- **Live Chat Option!**
- **Cost Estimator Feature!**

The screenshot shows the Delta Dental website homepage. At the top, there is a navigation bar with links for 'About Us', 'Careers', and 'Contact Us'. Below this is a search bar with the text 'Search...' and a green 'Search' button. The main header features the Delta Dental logo on the left and a large banner image on the right showing a woman smiling with a child on her shoulders. The banner text reads 'Everyone Deserves a Healthy Smile.' and 'Delta Dental offers flexible, affordable benefit plans that provide access to dental care.' Below the banner is a 'Find a Dentist' search box with a 'Find' button. To the right of the banner are four buttons: 'Subscribers', 'Providers', 'Administrators', and 'Brokers', each with a play button icon. Below the banner are three columns of content: 'Delta Dental has Individual Plans!' with a 'Learn More' link, 'Oral Health & Wellness Resources' with a list of links, 'Commonwealth of Virginia Plans' with a list of links, and 'Delta Dental of Virginia Foundation' with a list of links. At the bottom, there is a footer with links for 'Website Security', 'HIPAA Privacy Notice', and 'State Notice of Information Practices', and a copyright notice: '© Copyright 2001 - 2010 Delta Dental Plans Association. All Rights Reserved.'





Explanation of Benefits (EOB)

DELTA DENTAL
 4318 Starkey Road, Roanoke, VA 24018-8542
 Phone: (540) 860-8000 (800) 237-8060

THIS IS NOT A BILL

EXPLANATION OF BENEFITS

PAYMENT DATE		DOCTOR/FACILITY		PAR STATUS		PROVIDER ID NO.		
10/01/2007		JOHN DOE DENTIST		PREMIER		VA000000123		
SUBSCRIBER NAME		PATIENT NAME		BIRTH DATE		CLAIM NO.		
JOHN APPLESEED		JOHN APPLESEED		01/01/1993		20070401111100		
TOOTH NO.	SERVICE COMPLETION DATE	PROCEDURE DESCRIPTION	SUBMITTED AMOUNT	APPROX AMOUNT ALLOWANCE	DEDUCTIBLE	DDVA COINSURANCE	DDVA POLICY	PROCESSING POLICIES
02	03/10/2007	SEALANT-PER TTH	46.00	29.00	0.00	0.00	0.00	
15	03/10/2007	SEALANT-PER TTH	46.00	29.00	0.00	0.00	6.40	
18	03/10/2007	COMPOSITE -1 SURF	00.00	00.00	00.00	00.00	0.00	165
18	03/10/2007	AMALGAM -1 SURF	128.00	128.00	00.00	00.00	55.20	39
	03/10/2007	PERIODIC EXAM	42.00	27.00	0.00	100.00	0.00	
	03/10/2007	PROPHY-ADULT	53.00	35.00	0.00	100.00	0.00	
	09/10/2007	PERIODIC EXAM	42.00	27.00	0.00	100.00	42.00	2
	09/10/2007	PROPHY-ADULT	53.00	35.00	0.00	100.00	53.00	2
TOTALS			410.00	340.00	00.00	00.00	219.40	123.60

GO GREEN!

Sign-up at:
www.deltadentalva.com
 to receive email
 notifications when
 your dental claims
 have processed

PROCESSING POLICY EXPLANATION:

- 2 - Service(s) performed before/or after the patient's eligibility date.
- 165 - Procedure not covered as submitted. See additional line for alternate benefit procedure and allowance.
- 39 - Composite resin or acrylic restorations in posterior teeth are not covered benefits of this group contract, and if provided are considered optional.

Payment for these services is determined in accordance with the specific terms of your dental plan and the agreement(s) the dentist has with DDVA (including Delta Dental member companies). If you disagree with the benefit determination, please refer to the reverse side for your appeal rights.

MAXIMUM UTILIZED TO DATE 123.60
 DEDUCTIBLE SATISFIED TO DATE 50.00
 TOTAL PAYMENT 10/01/2007 123.60
 PATIENT RESPONSIBILITY 219.40

JOHN APPLESEED
 100 APPLE TREE LANE
 ROANOKE, VA 24018



DELTA DENTAL

Welcome, Melissa Kirsh
[Logout](#)
[Edit Account Information](#)





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Welcome to the Delta Dental of Virginia blog

Pin it

Filter | ALL | PARENTS | PROFESSIONALS | RETIREES

GIVE PLAQUE FLACK
Your dentist has probably told you about plaque, the sticky film that occurs naturally on your teeth. As plaque hardens...

DENTISTS DIAGNOSING OTHER DISEASES
The human mouth is host to more microorganisms than there are people on this Earth. With so many different

DENTAL PHOBIA
When you think about visiting a dental office, what comes to mind? Is it the screech of the dental drill...

HAPPY HOUR AND ORAL HEALTH
We've all had that kind of week. The kind of week where first thing Monday morning you spill a cup...





Housekeeping

Who Does What for TLC



- **Information and Forms:**

Website: www.TheLocalChoice.virginia.gov

- **Eligibility and Enrollment questions:**

New Email: tlc@dhrm.virginia.gov

New Fax: 804-786-1708

Phone: 888-642-4414 or 804-225-3642 in Richmond

- **Group and Direct Billing questions:**

Anthem: 800-552-2682 x 43380 (all plans except Kaiser HMO)

Fax: 804-354-4240

Kaiser HMO: 800-777-7902 (only Kaiser HMO)

- **ID Cards and Claims or Covered Services questions:**

Anthem: 800-552-2682 (all plans except Kaiser HMO – also issues ID Cards)

Delta Dental: 888-335-8296 (all plans except Kaiser HMO)

Kaiser HMO: 800-777-7902 (only Kaiser HMO)

- **CommonHealth Wellness:**

<http://commonhealth.virginia.gov/tlc/contactus.htm>

Phone: 804-225-2131

Fax: 804-371-7401

Data Sheets



- Fillable on line (does calculations for you)
<http://www.thelocalchoice.virginia.gov/forms.html>
Then print and send via fax or email
- Answer all Questions
- Due April 1, 2014
- Extension to reply available
 - Don't delay. Processed in order of receipt. If not set up at DHRM, ID cards/claims could be delayed or denied
- 90 day Termination Notice NOT waived

Updated TLC Forms



- Enrollment Forms
 - Section 5, Certification by BA Required
- Group Adjustment Form
- Note New Address and Fax Number on both

tlc@dhrm.virginia.gov

(804) 786-1708

When Sending Forms or Calling DHRM



- Please send only one time and only to one person/address– creates extra work and slows down process
- Don't send in Originals – We have to return them for your files.

Medicare and Retirees



- Now is the time to consider adding Advantage 65 (our Medicare Supplement) to your program. You can save yourself and your employees lots of time and possible monetary loss.
- **Please note: Medicare-eligible retirees and Medicare-eligible dependents of any retiree cannot be covered by a Key Advantage, HDHP or regional plan.**
- A local employer is not required to offer retiree coverage or to pay any portion of the cost of coverage. However, **Medicare eligible retirees (of any age) and their Medicare-eligible dependents may be covered only if your group offers one of our Medicare Supplement plans.**

QME Review



Enrollment and Changes

There are only certain times when you may enroll yourself and your eligible dependents in the health benefits plan, or change your type of membership or plan. Members must remove anyone who is no longer eligible for the plan within 60 days of losing eligibility. Participants risk suspension from the health benefits program for up to three years if you cover individuals who are not eligible.

QMEs



- Birth, Adoption, or Placement for Adoption (Retroactive to first of month)
- Child Covered under the Health Plan Lost Eligibility
- Death of Child
- Death of Spouse
- Divorce
- Employment Change – Full-time to Part-time
- Employment Change – Part-time to Full-time
- Employment Change – Unpaid Leave of Absence
- Gained Eligibility under Medicare or Medicaid
- HIPAA Special Enrollment
- Judgment, Decree, or Order to Add Child
- Judgment, Decree, or Order to Remove Child
- Lost Eligibility under Governmental Plan
- Lost Eligibility under Medicare or Medicaid
- Marriage
- Move Affecting Eligibility for Health Care Plan
- Other Employer's Open Enrollment or Plan Change
- Spouse or Child Gained Eligibility under Their Employer's Plan
- Spouse or Child Lost Eligibility under Their Employer's Plan

Your Flex Plan Rules govern your elections.

COBRA Direct Billing



- Always terminate coverage at end of month in which event occurs. We will reinstate once requirements are complete.
- Working on new Direct Bill COBRA Election forms
- Until finalized, GBAs should collect first month's premium from anyone eager to maintain coverage with only limited break
- Otherwise member must wait for information and reinstatement

Billing Terms Set by Code of Virginia



- Premium due on first of month payable in advance
- Payments received after 10th of month are late and subject to 1% per month penalty.
- Groups having payments outstanding after 20th of month subject to claim payment suspension and advertisement in newspaper informing public of non-payment
- Consider Electronic Payment

GASB



- Still Applicable if:
 - You offer early retiree coverage, or
 - You subsidize Medicare retiree coverage
- Must account for and book keep any liability
- Funding NOT required but could impact credit rating if not funded
- Refer to our Actuary's Letter in your Renewal Notebook

??? Questions ???

Walter E. Norman
TLC Program Manager
101 N. 14th Street
13th Floor
Richmond, VA 23219

walter.norman@dhrm.virginia.gov

(804) 786-6460 Phone

(804) 371-0231 Fax