



March 13, 2014

**To:** All Payroll Locations  
**From:** State Health Benefit Plan  
**Subject:** **SHBP 2014 Plan Design Changes - Blue Cross Blue Shield of Georgia (BCBSGa) Claims and Express Scripts Pharmacy Claims Reprocessing Frequently Asked Questions (FAQs)**

SHBP's 2014 Plan Design Changes are effective March 14, 2014. The FAQs listed below provide details on BCBSGa Retro Claims and Express Scripts Pharmacy Retro Claims Reprocessing.

#### BCBSGa Retro Claim Reprocessing FAQs

**Q: How will BCBSGa handle the claims that have already been paid prior to the co-pay enhancements?**

**A:** BCBSGa will reprocess all eligible claims by ensuring that the Provider has been reimbursed based on the newly implemented plan features. The provider will then be responsible for collecting any co-payment now owed by the member and the Provider will also be responsible for refunding any amounts paid above the co-payment.

**Q: How will my HRA funds be refunded?**

**A:** BCBSGa will credit the members HRA account as well as adjust any previous deductible or out of pocket accumulations that may have been affected by the plan enhancements. After the claim reprocessing is completed then we will validate the member's HRA account balance.

**Q: When will my 2013 HRA rollover dollars be deposited into my account?**

**A:** BCBSGa will deposit the 2013 rollover dollars into the HRA account April of 2014.

#### BCBSGa Retro Claim Reprocessing Examples

**Example of how a claim would be reprocessed if the HRA dollars that were taken from the HRA are more than what the co-pay would have been:**

- The original claim allowed \$100.00 and it applied to the deductible. The \$100.00 was taken out of the HRA dollars to pay the provider.



Once adjusted:

- \$100.00 will be credited back to the HRA
- \$100.00 will be credited back to the deductible
- \$65.00 will appear paid to the provider from BCBSGA/SHBP fund
- BCBSGA will issue a refund request for the \$35.00 co-pay to the provider
- The provider will then request the co-pay from the member.

**Example of how a claim would be reprocessed if the HRA dollars that were taken from the HRA are less than what the co-pay would have been:**

- The original claim allowed \$150.00 and it applied to the deductible, but only \$10.00 was available to be taken out of the HRA account to pay the provider. Member paid the remaining \$140.00 to the provider.

Once adjusted:

- \$10.00 will be credited back to the HRA
- \$150.00 will be credited back to the deductible
- \$95.00 will appear paid to the provider from BCBSGA/SHBP fund
- The provider will then need to refund the member \$105.00 which is everything minus the \$35.00 co-pay that is owed by the member.

**Express Scripts Retro Pharmacy Reprocessing FAQs**

**Q: How will I know if my pharmacy claim(s) will be adjusted?**

**A:** Pharmacy claims incurred from January 1, 2014 through February 17, 2014 will be adjusted if a different patient cost share is calculated when the new 2014 co-payments are applied to the claim.

**Q: Will I receive an Explanation of Benefits (EOB)?**

**A:** EOBs will not be sent to members to reflect the reprocessed pharmacy claims. Members who receive a refund check will receive a letter accompanying the check to explain the purpose of the refund.

**Q: Will all SHBP members receive a check or a credit to their Health Reimbursement Arrangement (HRA) or mail order accounts?**

**A:** No, only those members whose pharmacy claim payments were impacted by the change to the new co-payments will have their pharmacy claims adjusted.



These adjustments could result in one or any combination of these reimbursement types:

- a refund check
- a credit to the member's mail order account
- a credit to the member's HRA account.

**Q: When will my pharmacy claim be adjusted and when will I receive my refund?**

**A:** Express Scripts will process adjustments to pharmacy claims after BCBSGa has completed adjustments to medical claims. Currently it is expected that reprocessing of pharmacy claims will begin around May 1, 2014 and should be finished by June 30, 2014. Refund checks (where applicable) will be mailed out in batches and members will receive their refunds between May 1<sup>st</sup> and the second week of July 2014.

**Q: If my pharmacy claims are impacted, how will I receive my refund?**

**A:** If you made a payment to the pharmacy and your cost share is different as the result of the new co-payments, then refunds will be applied as follows:

- For retail pharmacy claims, a check will be sent to the member which includes refunds due based on the reprocessed pharmacy claims for all of their covered family members.
- For mail order claims, refunds will be processed as a credit to the member's mail order account.
- If HRA dollars were used, then a credit will be made into the member's HRA account and no check will be mailed to the member.

**Q: What if several of my covered family members have had retail pharmacy claims that are due for a refund?**

**A:** Refund checks for retail pharmacy claims will be grouped together by the member ID in an effort to send out one check per family.

**Q: What if only HRA dollars were used to pay the pharmacy?**

**A:** If your cost share is different using the new co-payments, but only HRA dollars were used to pay the pharmacy, then your pharmacy claim(s) will be adjusted and a credit will be applied to your HRA account. Any HRA credits can be used on future claims.

**Q: What will happen with my HRA account while adjustments are being processed?**

**A:** During the time that BCBSGa and Express Scripts are processing adjustments due to the new co-payments, if HRA dollars are being adjusted then your HRA balance may fluctuate. Any HRA credits that are applied as the result of the adjustment can be used



on future claims, and HRA balances that are not used in 2014 can be carried over to the next benefit plan year.

**Q: May I choose to have a credit applied to my HRA or to mail order account instead of receiving a refund check for a retail pharmacy claim?**

**A:** No.

**Q: May I request that my adjustment and reimbursement be expedited?**

**A:** No. Adjustments and refunds will be processed and grouped together by member ID.

Updated Decision Guides, Summary of Benefits and Coverage (SBCs) and additional FAQs regarding the 2014 Plan Design Changes are located on the SHBP Website at [www.shbp.ga.gov](http://www.shbp.ga.gov).

Should you have questions or concerns, please feel free to contact Administrative Solutions at 1-800-610-1863; when prompted, select 'employer services', Monday through Friday, 8:30 a.m. to 5:00 p.m., ET.

State Health Benefit Plan