

# BLUE ADVANTAGE BULLETIN

MEDICARE MADE EASY

2020

VOL. 3 | ISSUE 3

## FEEL SECURE KNOWING BLUE ADVANTAGE HAS YOU COVERED

In times of uncertainty, it's good to know you can count on having the healthcare coverage you need.

### To help you during the COVID-19 outbreak, Blue Advantage is:

- Waiving prior authorizations for laboratory tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19.
- Covering the full cost of medically necessary laboratory tests that are consistent with CDC guidance related to COVID-19.
- Covering the full cost of medically necessary COVID-19 antibody testing, which is used to see if an antibody formed from a previous infection or a level of immunity is present, with a doctor's order.
- Covering laboratory processing of certain FDA-authorized tests that members self-collect at home.
- Waiving early prescription drug refill limits if needed due to the spread of COVID-19.

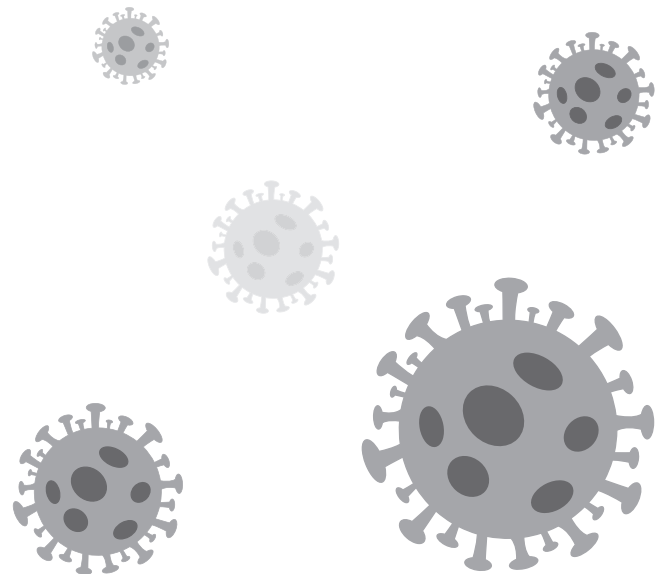
You can also use your 90-day retail or mail-order benefit to make it easier to get your drugs. Most, but not all, drugs can be filled as a 90-day supply or by mail order.

### For more information on 90-day refills and mail order:

- Call **1-800-282-2881**
- Go to [www.Express-Scripts.com/get90](http://www.Express-Scripts.com/get90)

Blue Advantage members also have access to **BlueCare** for 24/7 online visits with U.S. trained, board-certified doctors for a \$0 copay. BlueCare can be used for urgent or convenient care visits when your primary care provider is not available.

For more information on BlueCare, visit [www.BlueCareLA.com](http://www.BlueCareLA.com).



Blue Cross and Blue Shield of Louisiana HMO offers Blue Advantage (HMO). Blue Cross and Blue Shield of Louisiana, incorporated as Louisiana Health Service & Indemnity Co., offers Blue Advantage (PPO). Both are independent licensees of the Blue Cross and Blue Shield Association.

# CUTTING THROUGH THE CONFUSION OF INSURANCE TERMS

Confused about copays and coinsurances? Unsure about out-of-pocket costs and deductibles? You aren't alone. Use the handy guide below to brush up on some common health insurance terms.

**Deductible:** This is the amount you pay for healthcare services and prescription drugs before your insurance starts to pay. Your deductible starts over at the beginning of each plan year. Not all plans have deductibles, and even those that do may pay for certain preventive services before the deductible is met.

You have a \$0 deductible for in-network medical services and prescription drugs with Blue Advantage.

**Copay:** This is the set amount you pay when you receive care or a prescription drug.

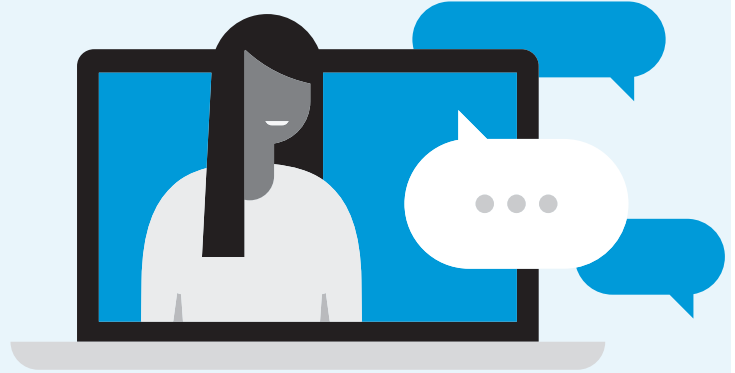
You have a \$0 copay for online primary care visits and a 90-day supply of some generic drugs.

**Coinsurance:** This is the percentage of costs you pay when you receive care or a prescription drug.

**Out-of-Pocket Costs:** This is the amount you pay for healthcare services and prescription drugs that includes deductibles, coinsurance and copayments.

**Maximum Out-of-Pocket Limit:** Also called the MOOP, this is the most you will have to pay each year for services. Unlike Original Medicare-only plans that don't put a cap on your annual costs, Blue Advantage gives you the peace of mind of knowing that maximum you will pay for care during the year.

We hope this helps clear up some of the confusion. Something you should never be confused about is the value and security you get with your Blue Advantage plan.



## LET BLUECARE BEHAVIORAL HEALTH HELP YOU WITH LIFE'S CHALLENGES

BlueCare is not just for online medical visits anymore. You can now use BlueCare for behavioral health visits, too.

### Behavioral health services can be used for the treatment of:

- Depression and/or anxiety
- Mood disorder (bipolar and adjustment)
- Mild to moderate substance abuse issues
- Other mental health needs

BlueCare behavioral health visits are by appointment only, with a copay of \$40 charged after the visit.

For more information or to schedule an appointment, visit [www.BlueCareLA.com](http://www.BlueCareLA.com)

## RESOURCES FOR COVID-19 UPDATES

### Here is a list of trusted sources for COVID-19 information:

- U.S. Centers for Disease Control and Prevention (CDC) – [www.cdc.gov](http://www.cdc.gov)
- Louisiana Department of Health – [www.ldh.la.gov](http://www.ldh.la.gov)
- Louisiana's statewide 211 network - dial **211** or text **LACOVID** to **898-211**
- See videos with Blue Cross medical directors discussing germ control at [www.youtube.com/user/BlueCrossLA](http://www.youtube.com/user/BlueCrossLA).
- For Blue Advantage information, visit [www.bcbsla.com/myblueadvantage](http://www.bcbsla.com/myblueadvantage).

The annual enrollment period for 2021 coverage is coming soon.  
Now's a great time to stay Blue!





Louisiana

Blue Advantage (HMO) | Blue Advantage (PPO)

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### Important Blue Advantage information

## THERE'S STILL TIME TO EARN OR REDEEM YOUR WELLNESS REWARDS

Did you complete a health action this year like getting your Annual Wellness Visit or colorectal cancer screening? If so, be sure to sign up for the Member Rewards Program. By signing up, you can earn up to \$50 in gift card rewards for the first two health actions you complete.

And if you haven't completed a health action yet this year, there's still time. See the list below for activities that qualify and sign up today to be rewarded.

- Annual Wellness Visit - \$25
- Breast Cancer Screening - \$25
- Colorectal Cancer Screening - \$25
- Annual Flu Vaccine - \$25
- Diabetic Retinal Exam - \$25

To sign up, go to [bcbsla.healthmine.com/Rewards](https://bcbsla.healthmine.com/Rewards). You will need your Blue Advantage member ID card, date of birth and email address.

Once registered, you will receive an email letting you know that your account has been set up.

You can also call **1 (800) 220-1504** to begin the set-up process for your account.

