

INTRODUCING BLUE SOLUTION

Why Blue Solution?

As you may be aware, nearly 44 million Americans (15.2 % of the United States population) were uninsured in 2002, and the number continues to grow. However, about 80% of the uninsured are employed (most work for small employers). In Oregon, we have 401,530 uninsured employees and 13,937 uninsured children. To address this trend, the 2003 Oregon Legislature directed the Insurance Pool Governing Board (IPGB) to increase access to health insurance and health care by providing affordable health benefit plans for employers with 2-50 employees.

Regence BlueCross BlueShield of Oregon is pleased to announce that we were chosen to offer the Adult and Child's PPO Group plans for this program. To acknowledge our hope that these plans will help decrease the number of uninsured in Oregon, we named the product **Blue Solution**.

What types of plans are we offering?

We are offering the Blue Solution Adult Plan and Blue Solution Child Plan. The adult plan enrolls adults only, and the children's plan enrolls children only, so families may end up with members in each plan. Benefits and pricing differ for the plans, but both are affordable.

Are any other carriers offering a plan through IPGB?

The other certified carrier is HealthNet. Their managed care plans are called CareNet Your Care Adult and CareNet Youth Care. They are offering HMO plans only.

What is the effective date?

The first effective date is March 1, 2005. All groups will have this renewal date, regardless of original effective date. Groups will be able to switch between HealthNet and us only on this date.

Is the product available in Clark County?

No, it is available only for groups headquartered in Oregon.

What network will be used?

Preferred Provider Plan (PPP) network will be used.

Employer guidelines

To be able to offer these plans to their employees, employers must *not* have offered a group health benefit plan to their eligible employees on or after July 1, 2003 (or be a new business). Here's a few requirements the employers must follow.

- An employer can't split their enrollment between Regence and HealthNet.
- An employer can elect one Adult Plan, one Child Plan, *or* an Adult *and* a Child Plan.
- An Employer may only elect one Adult Plan deductible option.
- A child is covered to age 23 only.
- Employers are required to contribute \$50 per month toward the total premium amount regardless of whether an employee and the employee's family participate in the children's plan, the adult plan, or both.

What are the benefits like?

Please see the following page for a brief Blue Solution benefit summary.

Blue Solution Benefit Summary

	Child Plan		Adult Plan	
	In-network	Out-of-network	In-network	Out-of-network
Lifetime Maximum	\$1 million		\$500,000 Individual maximum benefit of \$50,000 per calendar year applies for first two years of enrollment only	
Provider Network	PPP	Non-PPP	PPP	Non-PPP
Deductible	\$500		Option One: \$1,000	Option One: \$1,500
			Option Two: \$2,500 (in- or out-of-network)	
Coinsurance	80%	60%	70%	50%
Out-of-Pocket Maximum Including deductible <i>Copays and expenses paid at 100% do not accumulate to maximum</i>	\$2,500 if 1 child enrolled \$5,000 if 2 or more children enrolled		Option One: \$11,000	Option One: \$12,500
			Option Two: \$12,500 (in- or out-of-network)	
PREVENTIVE SERVICES				
Well-Baby/Child Exams	Deductible waived - \$15 copayment		<i>Contract Exclusion</i>	
Immunizations	Deductible waived - \$15 copayment		<i>Contract Exclusion</i>	
Women's Exams Including pap & mammogram	Deductible waived - \$15 copayment		Ded'l & coins	Ded'l & coins
Routine Vision Exams	Deductible waived - \$15 copayment Participating vision provider only		<i>Contract Exclusion</i>	
PROFESSIONAL SERVICES				
Office Visits and Procedures Including therapeutic injections	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Diagnostic Radiology & Lab Non-routine services	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Surgery	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Maternity	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Mental Illness/Chemical Dependency	Ded'l & coins	Ded'l & coins	<i>Contract Exclusion</i>	
Rehabilitation Including PT/OT/ST	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
FACILITY SERVICES				
Inpatient Including maternity, surgery	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Outpatient Incl. surgery, DRL, etc.	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Emergency Room a) Medical emergency b) Non-emergency	a) \$75 & 80% b) \$75 & 80%	a) \$75 & 80% b) \$75 & 60%	a) \$75 & 70% b) \$75 & 70%	a) \$75 & 70% b) \$75 & 50%
Inpatient Mental Illness/Chemical Dependency Incl. residential treatment	Ded'l & coins	Ded'l & coins	<i>Contract Exclusion</i>	
Inpatient Rehabilitation	Ded'l & coins	Ded'l & coins	Ded'l & coins \$1,000 max/year	Ded'l & coins \$1,000 max/year
Skilled Nursing Facility	Ded'l & coins	Ded'l & coins	Ded'l & coins \$1,000 max/year	Ded'l & coins \$1,000 max/year
OTHER SERVICES AND BENEFITS				
Ambulance	Ded'l & 80%		Ded'l & 70%, \$1,000 max/year	
Durable Medical Equipment	Ded'l & coins \$5,000 max/year	Ded'l & coins \$5,000 max/year	Ded'l & coins \$5,000 max/year	Ded'l & coins \$5,000 max/year
Home Health	Ded'l & coins	Ded'l & coins	Ded'l & coins \$1,000 max/year	Ded'l & coins \$1,000 max/year
Hospice	Ded'l & coins	Ded'l & coins	Ded'l & coins \$1,000 max/year	Ded'l & coins \$1,000 max/year
Prescription Medications	No deductible Generic: \$5 copayment Preferred brand: \$25 copayment Non-Preferred brand: Greater of \$25/ 50%		\$250 deductible, then Generic: Greater of \$15/50% Preferred brand: Greater of \$25/50% \$2,500 max/year	
Transplants	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Special Beginnings®	Maternity program designed to promote healthy prenatal care through education and support			

Why are the child plan benefits so much richer?

The Blue Solution Child Plan has been designed to address children's health care needs and to be especially affordable for both the employer and the employee.

How can Blue Solution members be identified?

Blue Solution plans will be clearly marked on the member's identification (ID) card. Here are some samples of what to look for in the Comment section of the card:

[Blue Solution - Adult Plan - \\$1000/\\$1500 Deductible \(Comments Section\)](#)

Blue Solution Adult Plan

IN-NTWK \$1000 DED/70%

OUT-NTWK \$1500 DED/50%

ER COPAY \$75

[Blue Solution - Adult Plan - \\$2500 Deductible \(Comments Section\)](#)

Blue Solution Adult Plan

\$2500 DED/70%IN-NTWK/50%OUT-NTWK

ER COPAY \$75

[Blue Solution - Child Plan \(Comments Section\)](#)

Blue Solution Child Plan

\$500 DED/80%IN-NTWK/60% OUT-NTWK

VISION-EXAM ONLY-\$15 COPAY/ER \$75