



Blue Cross Medicare Advantage Flex(PPO)SM Frequently Asked Questions

2022 Enrollment Year

Feb. 28, 2022

What does this new plan offer?

Introduced for the Medicare 2022 Enrollment Year, the **Blue Cross Medicare Advantage Flex (PPO)** plan offers a single, simple one-card plan solution that includes the *flexibility* of a Blue Cross Medicare SupplementSM plan, along with MAPD extras.

Some features of this new plan include:

- No underwriting
- Freedom of access to any nationwide provider who accepts Medicare
- 0% coinsurance for both PCPs and specialists
- \$0 maximum out of pocket (MOOP)
- 0% coinsurance inpatient hospital
- No-cost SilverSneakers[®] fitness program
- No-cost 24/7 Nurseline
- Rewards program
- Comprehensive drug plan (not a “discount card”)
- 0% coinsurance for telehealth urgent care

Who qualifies for this new plan?

Anyone who is entitled to Medicare Part A and enrolled in Medicare Part B and lives within the plan's service areas is eligible to enroll in this plan.

Who is the target audience for the Blue Cross Medicare Advantage Flex (PPO) plan?

- The Blue Cross Medicare Advantage Flex (PPO) plan (“Flex Plan”) will offer members health, Rx coverage and additional benefits in one plan with one monthly premium.
- Flex will appeal to prospects who have never joined a Medicare Advantage plan due to concerns about network or cost sharing for more comprehensive services.
 - \$0 deductible compared to deductibles for Medicare Supplement plans
 - No Medicare Part B deductibles for PCP and specialist care
 - Prescription drug program included
- Prospects are encouraged to verify that all their medications are covered by reviewing the Flex plan formulary prior to enrolling.

What is the monthly premium for this plan?

The Blue Cross and Blue Shield of Texas (BCBSTX) monthly premium is \$215.40.

Is this a Medicare Supplement plan?

No. This plan is a Medicare Advantage Prescription Drug (MAPD) Plan (PPO) with an open access network. All claims are paid by BCBSTX.

How does Medicare Part B work with the Flex Plan?

As long as the member pays his or her premium, the plan covers all covered Medicare Part B services at 0% for both in network and out of network.

How do members find in-network providers?

- **The Flex product is not tied to a network.** Members can access care from ANY provider who accepts Medicare assignments and bills BCBSTX. These providers can be found at [medicare.gov/care-compare](https://www.medicare.gov/care-compare) or at [BCBSTX.com/medicare/member-services](https://www.BCBSTX.com/medicare/member-services).
- A letter will be provided with all Welcome Kits explaining authorizations, billing and more for provider use.
- If a member pays up front, they can submit the bill to BCBSTX for payment.

If members currently have a BCBSTX MAPD plan and enroll in the Flex Plan, do they have to change doctors or join a new network?

No. Unlike other Medicare Advantage PPO or HMO plans, members are not tied to a network. At all. If they are currently seeing doctors or specialists who accept Medicare assignments, they can continue to use them.

Can Medicare recipients with pre-existing health conditions apply for this plan?

Like all Medicare Advantage plans offered through BCBSTX, there are no pre-existing exclusions with the new Flex Plan.

What if the member travels outside their plan service area and there are no in-network providers? The member can access care through their out-of-network benefits, as with any MAPD plan being sold by BCBSTX.

Can members receive non-urgent care outside their service area? Outside of their home state?

- Yes. Providers simply need to bill BCBSTX.
- **Example:** A member in Peoria, Illinois may go to providers in Los Angeles for non-urgent, scheduled care. This will be handled like any claim within the member's service area.

Are prior authorizations required for the Flex plan?

- Yes. At times providers will need to work with the carrier to secure an appropriate course of care. This is normal for an MAPD PPO plan.
- Some common examples that may require a prior authorization are certain durable medical equipment and some chiropractic services.

How do members receive care if they are staying outside of their plan's service area?

If members are continuously absent from their Blue Cross Medicare Advantage Flex (PPO) service area for more than six (6) months, BCBSTX may disenroll them from the plan.

However, we offer a **Visitor/Travel Program** benefit that will not disenroll members during this six-month period. This allows members to remain enrolled in Blue Cross Medicare Advantage Flex (PPO) when outside of their service areas due to travel, secondary residencies or visiting family/friends for up to six (6) months.

What's covered by the Visitor/Travel Program?

Under the **Visitor/Travel Program** members may receive all services covered under Blue Cross Medicare Advantage Flex (PPO), including 0% cost sharing, for up to six months.

The Visitor/Travel Program includes Blue Cross Medicare Advantage Flex (PPO) coverage of all Medicare Part A, Medicare Part B and supplemental benefits offered by the plan outside members' service areas. Members should contact us at 877-774-8592 approximately

seven (7) days in advance of their travel. **Note: The program applies for services out of our service area for an extended period of time (e.g., “snowbirds”).**

If members have not returned to their plans' service areas within six (6) months, they will be disenrolled from the plan.

Does the Part D late penalty get applied to the total monthly Flex premium?

Yes. For example, if the Blue Cross Medicare Advantage Flex (PPO) monthly premium is \$215.40, and the late Part D penalty is \$10.30 per month, a member's monthly premium would be \$225.70.

What makes this plan so special?

- **It's cost effective.** The combination of first-dollar coverage and built-in prescription drug coverage makes this plan appealing to those who have experienced high rate increases and/or loss of group coverage.
- **It offers extra benefits.** This plan also includes a fitness benefit, telehealth, 24/7 Nurseline and a member reward program.

My clients will be interested. Where is the Flex Plan available in Texas?

The Texas service area includes the following counties: Archer, Austin, Bee, Bell, Bexar, Blanco, Bosque, Brazoria, Brazos, Brooks, Burleson, Cameron, Clay, Collin, Coryell, Dallas, Denton, Dimmit, Duval, Ellis, El Paso, Erath, Falls, Fort Bend, Freestone, Galveston, Goliad, Grimes, Hamilton, Harris, Henderson, Hidalgo, Hopkins, Houston, Jack, Jefferson, Jim Hogg, Jim Wells, Karnes, Kennedy, La Salle, Liberty, Limestone, Madison, Mason, McCulloch, McLennan, Mills, Montgomery, Nueces, Orange, Palo Pinto, Parker, Polk, Rains, Refugio, San Jacinto, San Patricio, San Saba, Shackelford, Somervell, Tarrant, Throckmorton, Travis, Trinity, Tyler, Van Zandt, Waller, Walker, Washington, Webb, Williamson, Willacy and Zavala.

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