

## Frequently Asked Questions

1. **What is PPACA?** *Answer* – Patient Protection and Affordable Care Act which allows dependent coverage to age 26. Included in the ACT, are no lifetime coverage limits or pre-existing limitations. All VSIDS endorsed plans are PPACA compliant.
2. **How are the MVP EPO plan styles different from Vermont Freedom Plan PPO, Blue Comprehensive, and BlueCare?** *Answer* – The EPO plan allows the insured access to MVP's and Cigna's national network of doctors, however, there is no coverage outside either of these networks. The Vermont Freedom Plan PPO and the Blue Comprehensive plans have a strong network with access to BCBS' national list of providers and they allow for out of network coverage. The BlueCare plans are comparable to the MVP HMO, restricting access to the BlueCare network and requiring prior approval for out of network coverage.
3. **Will the VSIDS/BCBS plans require that I call my Primary Care Physician (PCP) for referrals or can I pick the specialists of my choice?** *Answer* – 5 out of the 9 programs that BCBS is offering members of the VSIDS do not require a Primary Care Physician (PCP).
4. **Am I covered by BCBS when I am away from home?** *Answer* - Yes. BCBS members have 24-hour worldwide emergency coverage. If an emergency situation develops while you are outside the service area, you should seek care from the nearest physician or hospital emergency room. Notify BCBS within 48 hours or as soon as physically possible.
5. **Is there an option for Mail Order Pharmacy Program?** *Answer* – Yes, Express Scripts provides home delivery for approved maintenance prescriptions allowing you to receive a 90 day supply for the cost of 2.5 the monthly cost. [www.bcbsvt.com/RXCenter](http://www.bcbsvt.com/RXCenter)
6. **May I offer two plans?** *Answer* – Yes, provided there is not more than a 25% premium spread between the two plans and both plans must have or not have the Wellness Drug Rider if CDHP choices.
7. **If someone is age 65 or older and has Medicare, is BCBS primary or secondary?** *Answer* – BCBS is Primary
8. **If someone is on COBRA currently how will it be handled?** *Answer* - Combined Services will notify the current COBRA enrollee once the Practice has decided on their new plan.
9. **What should my Practice do about future COBRA enrollees?** *Answer* – Combined Services will be supplying more information closer to year end. After each Practice has determined their plan, directions will be forth coming. Don't forget New Hire notices will be part of your new administration package.
10. **If I have a question about anything in the packet who do I call?** *Answer* – BCBS Sales and Retention at 800-255-4550 option 1, 1, 3.
11. **Do I have to be on a specific plan to set up a Health Savings Account?** *Answer* – Yes, keep in mind it is an IRS regulation that you must have a High Deductible plan in order to set up a Health Savings Account. Plans labeled CDHP are all Health Savings Account qualified.
12. **If I am considering moving to an Health Savings style plan or want to learn more about Health Reimbursement opportunities and determine what is best for me and my practice who do I call?** *Answer* – This might be the time to involve an Independent source such as Affiliated Associates whom the VSIDS committee has worked with since 2007. Affiliated Associates has a strong working knowledge of the current and future plan offerings as well as a clear understanding of many Dental Practice concerns. They may be reached at 802.861.2900 or 877.237.9094