

PROVIDER BULLETIN

PROVIDER INFORMATION



March 8, 2016

Personal Care Assistance (PCA) Services Liability Insurance Requirements

Effective May 1, 2016, Blue Cross and Blue Shield of Minnesota and Blue Plus requires all Personal Care Assistance (PCA) providers to have adequate insurance liability coverage. Blue Plus is enhancing its liability insurance requirements, and is requiring proof of such insurance annually. All insurance must be maintained in full force and effect at all times. The requirement is to ensure quality care and safety for our Minnesota Health Care Programs Subscribers.

The necessary level of insurance coverage must be in effect on May 1, 2016, and PCA Services providers must submit proof of coverage on or before May 1, 2016.

What happens if we do not provide proof of insurance coverage?

Your Blue Plus Referral Health Professional Provider Service Agreement Personal Care Assistance (PCA) will be out of compliance and will be terminated.

What is proof of insurance coverage?

This is the insurance certificate (we prefer the *Acord Certificate of Liability Insurance*) displaying **all** of the following information:

- Name and phone number of producer (Agency issuing the policy)
- Policy number
- Name of the insurer affording coverage
- Name and address of the policy holder
- Effective date and expiration date of coverage
- **Specific type of coverage must include:**
 - ✓ Commercial General Liability coverage of \$1M / \$3M (\$1 million per incident, \$3 million aggregate)
 - ✓ Professional Liability coverage of \$1M / \$3M in addition
 - ✓ Workers' Compensation insurance in the amount of \$500,000
 - ✓ Fidelity bond coverage in the amount of \$20,000
 - ✓ Surety Bond in the amount of \$50,000

Note: The Acord Insurance certificate of liability must name "Blue Cross and Blue Shield of Minnesota" as a certificate holder on the document, with the following address listed:

Credentialing Dept. R315
3535 Blue Cross Road
P.O. Box 64560
St Paul, MN 55164-0560

How do we submit the proof of insurance coverage?

Send the insurance certificate along with your provider name and identification number via mail, email or fax as indicated below:

Mail:

Blue Cross and Blue Shield of Minnesota
ATTN: Hue Danny Lee
3400 Yankee Drive, R317
Eagan, MN 55121

Email: GP.Provider.Contracts@bluecrossmn.com

Fax: 651-662-1692

Note: Your insurance company may also provide the Acord Certificate of Liability directly on your behalf.

Questions?

If you have any questions, please contact Danny Lee at **(651) 662-4503**.