

PROVIDER BULLETIN

PROVIDER INFORMATION



This Bulletin was updated on 2/8/17. Please see Bulletin P5-17.

November 1, 2016

Updated: Third Party Payments of Premium and/or Cost-Sharing

The information in this Bulletin replaces Provider Bulletin P43-16, which was published on August 22, 2016.

As required by law and applicable regulatory guidance, Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) will accept premium and cost-sharing payments made on behalf of enrollees by the following persons/entities:

- (1) the Ryan White HIV/AIDS Program;
- (2) other Federal and State government programs (or grantees) that provide premium and cost-sharing support for specific individuals; and
- (3) Indian tribes, tribal organizations, and urban Indian organizations.

Blue Cross may, in its sole discretion and in accordance with applicable law and regulatory guidance, **decline to accept** premium and cost-sharing payments made directly or indirectly* by any other person or entity from which Blue Cross is not required by law to accept third-party premium and/or cost-sharing payments. "Payments" include those made by any means, for example: cash, check, money order, credit card payment, electronic fund transfer, etc. Third parties not listed above (or from whom Blue Cross is not required by law to accept third-party payment) are referred to as "ineligible third parties." For purposes of clarity, but not limitation, commercial (or for-profit) entities, hospitals, and other healthcare providers (including, without limitation, suppliers) are ineligible third parties. Religious institutions and other not-for-profit organizations may also be considered ineligible third parties.

Payments of premiums and/or cost-sharing by ineligible third parties have the potential to create conflicts of interest, skew the health coverage risk pool and increase the risk of adverse selection. This is detrimental to the long-term viability of the health coverage market overall and can result in increased rates for the entire market.

Any cost-sharing paid by ineligible third parties will not be counted toward an enrollee's deductible or out-of-pocket maximum. "Cost-sharing" includes payments such as deductibles, copayments and coinsurance. Blue Cross may make retroactive adjustments to account for any payments made by ineligible third parties.

You are required to immediately notify Blue Cross of any change in information provided with respect to any third-party payment.

Any person or entity that violates these restrictions and/or makes any ineligible third party payment described above will be held responsible for and will be required to reimburse Blue Cross for all costs associated with the relevant plan or policy related to the violation or ineligible payment.

Blue Cross maintains sole discretion with respect to its acceptance of third-party payments. Blue Cross may make changes to its administration of same at any time and as otherwise needed to support compliance with law and/or applicable regulatory guidance.

If you have questions about this third-party payment policy or whether Blue Cross will accept premium and/or cost-sharing payments made by a specific person or entity, please contact provider services at **(651) 662-5200** or **1-800-262-0820**.

*Indirect payments include, for example, an ineligible third-party making a check out to or otherwise paying the enrollee to permit the enrollee to pay amounts due to Blue Cross.

Bulletin P43R1-16

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L08R04 (12/13)