

PROVIDER BULLETIN

PROVIDER INFORMATION



July 6, 2017

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

The information in this Bulletin replaces Provider Bulletin P5-17, which was published on February 8, 2017. Bullet point number four is the new information that was added.

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 (in the case of a downstream entity, the entity that routinely collects premiums or cost sharing for such party):

- (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;
- (3) Indian tribes, tribal organizations, and urban Indian organizations.
- (4) Small employers that qualify as a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) under the 21st Century Cures Act (Minn. Stat. § 62L.12(m)). Blue Cross requires completion of the Small Employer Attestation form to determine if your arrangement qualifies as a QSEHRA, which is subject to Blue Cross approval. The Attestation form can be found on our website. See website information below.

In addition, Blue Cross will accept premium and/or cost-sharing payments made on behalf of enrollees by third parties that obtain Blue Cross's prior approval to make such payments. To apply for approval, the third party payer must complete the Third Party Payer Form and submit to Third.party.payer.review@bluecrossmn.com or by mail:

Blue Cross and Blue Shield of Minnesota and Blue Plus
Underwriting M3-40
P.O. Box 64560
St. Paul, MN 55164

Detailed information about Blue Cross' third party payment policy is available in Blue Cross' Third Party Payer Guidelines which are available, along with the Third Party Payer Form, on the Blue Cross website at

<https://www.bluecrossmn.com/healthy/public/personal/home/shopplans/overview/third-party-premium-payment/>

Blue Cross currently does not accept payment for premiums or cost-sharing from hospitals, other health care providers, or suppliers, with respect to plans that are subject to the Blue Cross Third Party Payer Guidelines. Members are bound by third party payment limitations as indicated under the terms of the policy/plan contract.

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.

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Distribution: All participating providers. <https://www.bluecrossmn.com/healthy/public/personal/home/providers/forms-and-publications>

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L08R04 (12/13)

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.

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.

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.