

Open Enrollment & Health Care Reform - Q&A

Q1: If my child (under 26 years old) currently has no insurance, can I add him to my insurance now?

A1: No. The change in the Plan's eligibility rules is effective 1/1/2011.

Q1: What if my daughter gets a job with insurance while she's on my plan next year? Will she have to come off my insurance?

A1: Yes. According to the rules of Health Care Reform, and corresponding to our Plan, if your daughter becomes eligible for other company-sponsored health insurance, she must take it.

Q1: What if her new employer's insurance is very expensive or offers minimal coverage? Can she select the plan that better fits her needs?

A1: No. The new law and corresponding Plan rules do not take into account the coverage or cost of her employment based plan. She must select her own employer's plan.

Q1: With the switch from Value Options to Blue Cross Blue Shield (BCBSSC), what happens if I need a pre-certification for behavioral health close to the end of the year? Who do I call?

A1: Value Options will continue to administer pre-certifications for care through 12/31/2010. If participants or their providers need new/renewed certifications for mental nervous and/or substance abuse office visit services that they anticipate needing after 1/1/11, they can begin to call the BCBSSC subsidiary - Companion Benefit Alternatives (CBA) - at (800) 868-1032 now if they wish.

Q1: Is there any action I need to take to ensure my records are transferred from Value Options to BCBSSC?

A1: No. The transition from Value Options to BCBSSC has already begun and should be seamless to participants.