



## **Frequently Asked Questions for Brokers**

### **Q1. Why is UniCare leaving the commercial health insurance product lines in Illinois and Texas?**

- UniCare remains financially sound and capable of paying medical claims in a timely manner, however, competitive pressures have made it increasingly difficult to maintain our high standards for excellent customer service and affordable, quality benefits that our customers have come to expect.
- UniCare is recommending that its current Texas and Illinois customers transition their benefit plans to Blue Cross Blue Shield of Texas or Blue Cross Blue Shield of Illinois.
- UniCare specialty standalone business (dental, vision, life and disability) is not part of this endorsement and will continue to be serviced by UniCare and WellPoint-affiliated companies.

### **Q2. What is the timeline for UniCare leaving these markets? What happens to UniCare business outside Illinois and Texas?**

- UniCare anticipates transitioning the majority of medical client accounts by 12/31/2009. Based on regulatory requirements, some members, if they choose, may remain with UniCare for a longer period of time. UniCare and the BCBS plan will work together to assist members with an orderly transition.
- UniCare has discontinued selling new medical cases in Texas and Illinois.
- UniCare will continue to support claims payment and customer service functions until UniCare coverage “runs out.”
- UniCare coverage will continue for MHealth, Medicaid and Senior products, the Federal Employees Program (FEP) and the Group Insurance Commission (GIC) of Massachusetts. In addition, UniCare will continue to offer standalone dental, life and disability and vision products in Texas and Illinois.
- UniCare has approached carriers in other states to discuss the future possibility of transitioning UniCare membership in those states. However, at this time, there are no definitive plans regarding the membership in other states.

**Q3. Is BCBS acquiring UniCare? What does it mean that UniCare is “endorsing” BCBS? How many members does UniCare have in these states?**

- BCBS is not acquiring UniCare. UniCare is endorsing BCBS as the insurer of choice for its members and employer groups in Texas and Illinois. UniCare’s parent company WellPoint and Health Care Service Corporation (HCSC, the parent company of Blue plans in Illinois, Texas, New Mexico and Oklahoma) have entered into an agreement that ensures that current UniCare customers who elect to purchase a BCBS policy will have a smooth transition of benefits and coverage.
- UniCare has approximately 200,000 members in Texas and a similar amount in Illinois.

**Q4. What will happen to those members who are currently covered by UniCare? Will they simply become BCBS members?**

- Current UniCare members will have the option to become BCBS members. Current UniCare employer groups may pursue an agreement with BCBS to become their new carrier.
- Those who purchase their coverage in the individual market may elect to switch their coverage to BCBS and receive similar rates and benefits as their UniCare coverage. Individuals would not have to go through medical underwriting.
- BCBS will attempt to offer the same or similar benefits to UniCare customers; however, there may be some slight differences in benefits. We encourage you to take the time to review the BCBS offering.

**Q5. What will happen to the specialty business (dental, vision, life and disability) that is also offered along with a UniCare medical product?**

- UniCare will continue to offer specialty business on a stand alone basis. Clients that have specialty coverage only with UniCare are not impacted by this change.
- If a medical client also has specialty coverage with UniCare, the client will receive a specialty offer from BCBS.
- UniCare is committed to dental, life, disability, vision and other specialty products in all states.

**Q6. For my standalone specialty client(s), do they continue to call the same UniCare customer service number? Do my billing contacts or membership contacts change?**

- There is no change in your current specialty billing contacts, membership contacts, or our customer service numbers. Please continue to contact these areas as necessary.

**Q7. Will members have to change doctors?**

- BCBS maintains a large provider network that includes thousands of physicians and major hospital systems. As a result, in most cases members will not have to change doctors.

**Q8. How will this affect employers who currently are covered by UniCare?**

- Employers who are currently covered by UniCare will be offered BCBS products to replace current UniCare medical benefits products. BCBS has a large provider network that includes thousands of physicians and major hospital systems. As a result, in most cases, UniCare members who switch to BCBS will not have to change doctors.
- Employers domiciled in states other than Illinois and Texas will continue to have coverage with UniCare. Furthermore, UniCare coverage will continue for MHealth, Medicaid and Senior products, the Federal Employees Program (FEP) and the Group Insurance Commission (GIC) of Massachusetts.
- BCBS is attempting to offer the same or similar benefits to Unicare customers; however, there may be some differences in benefits. Please review the BCBS offering to determine whether there are any differences between plans.

**Q9. How long will my client's employees continue to be covered by UniCare? What happens to their current coverage?**

- UniCare anticipates transitioning the majority of medical client accounts by 12/31/2009. Based on regulatory requirements, some members, if they choose, may remain with UniCare for a longer period of time. UniCare and BCBS, will work together to assist members, clients and brokers with an orderly transition.
- UniCare standalone specialty products will continue to be offered.

**Q10. How will claims that are currently in process be handled?**

- UniCare will continue to cover and pay all claims for covered services under your UniCare policy until the BCBS coverage takes effect or the UniCare policy is no longer in effect.

**Q11. What are the options for finding another health insurance plan?**

- Employers who provide group coverage to their employees will have the choice of transitioning their company's benefits program from UniCare to BCBS or to another carrier.
- UniCare has worked with these BCBS plans to provide the most advantageous transition for our customers. Like UniCare, BCBS offers a large provider network. The benefits provided by many of the BCBS products are similar to the coverage provided by UniCare.
- UniCare and BCBS will work together to make the transition as seamless as possible for employers. UniCare customers will not be required to go through the standard quoting process.

**Q12. Why should one of my clients switch to BCBS? What are the advantages?**

- UniCare has worked with these BCBS plans to provide the most advantageous transition for our customers. Like UniCare, BCBS offers a large provider network. The benefits provided by many of the BCBS products are similar to the coverage provided by UniCare.
- UniCare and BCBS will work together to make the transition as seamless as possible for employers, members, agents and consultants. UniCare customers will not be required to go through the standard quoting process.
- Those who purchase insurance on the individual market will be offered guaranteed replacement coverage with benefits and rates similar to their UniCare plan, with no medical underwriting required.

**Q13. What about the renewal information I received from UniCare? Is that valid?**

- Current renewals will be supported by BCBS. The UniCare and BCBS teams will work together to match current benefits as closely as possible.
- Please contact your UniCare account manager or BCBS sales representative to go through the details if the renewal has not been completed.
- If the renewal has already been accepted, refer to your BCBS offer for further information. Your UniCare account manager and BCBS sales representative will be pleased to assist you with any questions you may have about the offer.

**Q14. What if an employee in one of my groups has upcoming surgery scheduled? Should they cancel it?**

- No. If a person insured by UniCare has a surgery or another service scheduled while under UniCare coverage, this decision to exit certain commercial markets in Texas and Illinois should have no bearing on how those services are accessed. Claims for covered services provided will be paid under the UniCare policy until the BCBS coverage takes effect.
- If a UniCare member transitions to a different health plan prior to the date of a scheduled surgery, the member and his physician will need to discuss any reviews that might be required by the new health plan.
- Although UniCare anticipates that BCBS will honor current medical authorizations that have been approved previously by UniCare, Members should contact BCBS to ensure that necessary authorizations are in place before seeking care.

**Q15. How will this agreement affect current commission structures? Is there an incentive for brokers to move groups to BCBS coverage?**

- Refer to your offer letter from BCBS to determine your commissions. Any questions related to commission schedules should be addressed with BCBS.

**Q16. If I have any questions, who do I call?**

- Contact your UniCare sales representative, account manager, UniCare Agent Support or the BCBS sales representative who has been specifically assigned to work with you and your accounts during the transition. Any concerns or questions at any time during the transition can be directed to one of these representatives.

**Q17. What about any business that I write with UniCare in other states, such as Michigan?**

- You should contact your UniCare representative to confirm the designated location of any Business that you may consider to be written outside of Texas or Illinois.
- Employers domiciled in states other than those listed above will continue to have coverage with UniCare. Furthermore, UniCare coverage will continue for MHealth, Medicaid and Senior products, the Federal Employees Program (FEP) and the Group Insurance Commission (GIC) of Massachusetts.

**Q18. I am a vested agent with UniCare. If my business moves to BCBS will I continue to receive my renewal commissions? To continue that commission stream do I need to get licensed with BCBS? If so, who do I contact so there is no interruption in my commissions?**

- UniCare agreements will terminate as coverage moves to a new carrier. Questions related to future compensation should be referred BCBS if the client chooses to accept their offer.

**Q19. What about business that I have already submitted to UniCare but it has not yet been approved by underwriting? Will that be placed with UniCare or BCBS? How will I be paid for that business?**

- UniCare will no longer provide quotes for new medical business unless it is associated with MHealth. MHealth will continue to be supported by UniCare. This agreement has no impact on existing MHealth cases or new MHealth medical quotes.
- New quotes with BCBS must be pursued directly with BCBS. UniCare will not transfer quotes to BCBS.

**Q20. How are MHealth cases impacted?**

- MHealth will continue to be supported by UniCare. This announcement has no impact on existing MHealth cases or new MHealth medical quotes.

**Q21. My client just went through a rate increase with UniCare. How long will BCBS honor my rates?**

- The current rates will be honored until their next renewal. Please refer to your BCBS offer letter and materials for more details.

**Q22. Will claim information be provided through end date with UniCare? What is the end date for providing client reporting?**

Yes we will provide claim data consistent with current UniCare policy.

**Q23. Who do I send RFP's for specialty only quotes?**

- You will continue to send those requests to your UniCare sales representative.

**Q24. Will my client receive deductible and coinsurance credit on transition to BCBS?**

- Yes, deductible and coinsurance credits will be transferred from UniCare to BCBS. We will make this process seamless for the broker and member.

**Q25. I have clients with coverage in states outside on IL, TX or OK, NM. What happens to their coverage?**

- You should contact your UniCare sales representative if you have Employers in states other than Illinois or Texas Furthermore, UniCare coverage will continue for MHealth, Medicaid and Senior products, standalone specialty products, the Federal Employees Program (FEP) and the Group Insurance Commission (GIC) of Massachusetts.

**Q26. I currently have a quote from UniCare. Is it valid?**

- Only cases that have received an offer letter will be supported by BCBS. Preliminary quotes are no longer valid.