

- **What is the System Wellness Exam Incentive and why is there an exam requirement?**

The Texas A&M University System is taking steps to encourage employees to live healthier lives by actively engaging with a health care provider through utilizing preventive services available under the A&M Care Health Plan. To promote this healthy behavior, enrolled members will be required to receive a wellness exam/annual physical during the designated time period to receive the lower wellness premium rate on their insurance.

*According to the Center for Disease Control, "Focusing on preventing disease and illness before they occur will create healthier homes, workplaces, schools and communities so that people can live long and productive lives and reduce their healthcare costs. Better health positively impacts our communities and our economy."*

The wellness incentive exam requirement facilitates employees receiving the recommended preventive services and establishing a patient/physician relationship. Early detection and an engaged patient/physician relationship helps lower overall healthcare cost by reducing utilization of emergency room services and by preventing disease and/or treating conditions at earlier stages. A healthier population reduces overall health plan expenses for the A&M Care Plan.

- **What is the current reporting cycle for the Wellness Exam Incentive?**

The current reporting cycle for the Wellness Exam Incentive for employees enrolled in coverage on or before September 1, 2013 is January 1, 2013 through June 30, 2014. Completion of the wellness exam incentive during this reporting cycle will result in eligibility for the wellness premium rate for the FY15 benefit plan year which runs September 1, 2014 through August 31, 2015.

Employees or dependent spouses enrolled in coverage after September 1, 2013 will receive the wellness premium rate for the current reporting period and will have the wellness exam incentive requirement activated for the next reporting cycle.

- **Is the wellness Exam Incentive an ongoing initiative or a one-time requirement?**

The Wellness Exam Incentive is designed to encourage ongoing health awareness and relationship with a medical provider. Through this on-going incentive, employees will be

expected to receive an annual physical/wellness exam to continue to be eligible for the wellness premium rate (lower base premium). The annual exam will be required by June 30 of each upcoming benefit plan year.

- **Who IS required to have a wellness exam as part of the Wellness Exam Incentive?**

All employees or covered dependent spouses enrolled in the A&M Care Health Plan with an enrollment date of September 1, 2013 or earlier are required to complete a wellness exam before the end of the current reporting period on June 30, 2014. Employees who meet the wellness exam incentive requirements will be eligible for the lower wellness premium rate for their health insurance.

Employees or dependent spouses enrolled in coverage after September 1, 2013 will receive the wellness premium rate for the current reporting period and will have the wellness exam incentive requirement activated for the next reporting cycle.

- **Who is NOT required to have a wellness exam as part of the Wellness Exam Incentive?**

The Wellness Exam Incentive does not apply to retirees, survivors, COBRA participants, dependent children, or employees enrolled in the fully insured Graduate Student Health Plan. The wellness exam requirement applies to active employees and their covered dependent spouses enrolled in the A&M Care Health Plan.

While a wellness exam is not required of retirees, survivors, COBRA participants, dependent children, or those enrolled in the Graduate Student Health Plan, we encourage all individuals to continue their regular visits to their physicians for physicals and wellness exams.

- **What is the time frame in which the wellness exam incentive must be completed in order to satisfy the requirement for the FY2015 Benefit Plan year?**

The wellness exam incentive must be completed between January 1, 2013 and June 30, 2014 to receive credit for completing the wellness exam incentive and qualifying for the lower wellness premium rate the FY2015 benefit plan year which begins on September 1, 2014. Employees (or spouses) who do not complete the wellness exam incentive by June 30, 2014 will not qualify for the lower wellness premium rate until they have completed the wellness exam incentive. The increased premium rate will continue to apply until the

1st of the month following completion of the wellness exam incentive and premiums will not be refunded.

- **What happens if I or my covered spouse does not get the wellness exam during the designated timeframe?**

If either you or your covered spouse does not complete the wellness exam incentive during the designated timeframe (January 1, 2013 through June 30, 2014), you will not be eligible for the lower wellness premium rate and a *monthly* premium differential of \$30 will be added to the employee premium and deducted from your paycheck for *each* month for each individual that does not complete the wellness exam incentive.

Employees or their spouses will qualify for the lower wellness premium rate the 1st of the month following the completion of the wellness exam incentive as reported from BlueCross BlueShield to System Benefits Administration. The increased premium rate will continue to apply until the 1st of the month following recording of the wellness exam incentive (approximately 90 days) and premiums will not be refunded.

Example: If either you or your spouse does not complete the wellness exam incentive the premium differential would total \$360 in *additional* premiums during the full benefit plan year. If both you and your spouse do not complete the wellness exam incentive the premium differential would total \$720 in *additional* premiums during the full benefit plan year.

- **Why do I have to have a wellness exam with a physician instead of just getting a biometric screening?**

Receiving a biometric screening and knowing your numbers is important to achieving a certain level of overall health awareness. However, a comprehensive wellness exam with a physician which includes preventive services and appropriate physician recommended screenings encourages engagement with a medical provider to establish a patient/doctor relationship and early detection of any potential health concerns. Early detection and an engaged patient/physician relationship help lower overall healthcare cost by reducing utilization of emergency room services and by treating conditions at earlier stages.

- **Do I need to tell my doctor/doctor's office this is a physical/wellness exam when I make the appointment?**

Yes, because the wellness exam diagnosis code needs to appear as the primary diagnosis code on the insurance claim in order for the office visit to be covered at 100% as a preventive service with no copay and for the exam to be identified so that you will receive credit for completion of the wellness exam, the doctor's office must be notified this is your wellness exam and that the billing claim should be coded accordingly with the wellness exam diagnosis code as the primary diagnosis code.

Up to five diagnosis codes can be submitted for a physician office exam. The current BlueCross BlueShield claim system electronically pays claims based on the diagnosis code in the first coding position. In other words, if that code is not wellness exam, you may not be recorded as having had your physical/wellness exam. This can often be adjusted by calling customer service and asking the representative to review the claim and letting the individual know that the claim was for a physical/wellness exam.

BCBS has educated their providers about our Plan and the Wellness Exam Initiative, but employees are encouraged to emphasize the wellness exam requirement with the doctor's office at time of the office visit.

- **Will I be charged a copay when I have my wellness (annual/physical) exam?**

Under the Affordable Care Act, most preventive services, including physicals and wellness exams are covered at 100%. Therefore, you should not be charged a copay when you have your physical/wellness exam performed by a provider in the BlueCross BlueShield network unless the visit is not coded as a physical/wellness exam when sent by your physician to BlueCross BlueShield for claim processing.

If the office visit for the wellness exam includes services outside or beyond preventive services as billed by the provider, then an office visit copay may apply. Additional information on preventive services covered at 100% plan is [available here](#).

- **Does this wellness exam need to include specific tests**

There are no specific tests that are required. Your physician will determine which tests to administer based on your age, gender and physical condition. While physicals and wellness exams often include such things as a blood pressure check, cholesterol test, glucose test, and/or a body mass index check, at this time, no specific tests are being required.

- **I am concerned about my privacy, what information is being reported back to my employer?**

Privacy is understandably a great concern for many of us. As part of the Wellness Exam Incentive, BlueCross BlueShield will only report an individual completion status (basically a yes/no indicator) directly back to System Benefits Administration to be used for determining the eligibility for the lowest wellness premium rate. No individual medical information such as test results, doctor information, diagnosis, etc. will be provided to System Benefits Administration.

- **Are there forms that I or my doctor needs to complete?**

No, there are no forms that your doctor needs to complete to verify your wellness exam. The insurance claim submitted by the doctor should include a diagnosis code that indicates a wellness exam was performed which will be captured by BlueCross BlueShield during the claim payment process.

- **How can I prepare for my exam and make the most of my appointment with the doctor?**

There are steps that you may choose to take in advance of your appointment to help you get the most out of your time with the doctor during your wellness exam office visit:

- Complete the BlueCrose Blue Shield Health Assessment (HA) and bring the Provider Report with you to your wellness exam office visit. Instructions for accessing the HA are included at the conclusion of this document.
  - Print a list of current medications to bring with your to your wellness exam office visit. Instructions for accessing medication history through Express Scripts are included a the conclusion of this document.
  - Determine with your provider if any lab orders can be requested and completed in advance of your appointment in order for the results to be available for discussion during your appointment.
  - Additional tips are available at the [Center for Advancing Health website](#).
- **Is a wellness exam the same thing as a physical or annual check-up?**  
Yes, a wellness exam is also referred to as a physical or an annual check-up.
  - **Does my annual well-woman exam count for the wellness exam?**  
Yes, an annual well-woman exam will count towards the wellness exam.

- **If the A&M Care Plan is the secondary insurance plan for me or my spouse, how do I ensure the claim is reported to BlueCross BlueShield so I (or my spouse) still receive credit for completion of the wellness exam incentive?**

A claim will need to be filed with BlueCross BlueShield even if our plan is considered secondary. Your doctor's office should already be filling the claim under both insurance plans, but if your doctor did not file the claim with BlueCross BlueShield as a secondary payer, please request that they refile to include BlueCross BlueShield. You can verify if a claim was received by BlueCross BlueShield by reviewing your Explanation of Benefits (EOB) documents.

- **How can I confirm whether or not I have received credit for completing the wellness exam incentive?**

BlueCross BlueShield has developed a location on the Blue Access for Members (BAM) website for you to be able to check the wellness exam incentive status of yourself (your spouse can check their information under their own account). Additionally, employees may call BlueCross BlueShield member services directly at (866) 295-1212 and inquire about the status of the annual wellness incentive exam requirement.

Steps to check BAM Account for completion of the wellness exam requirement:

1. Go to website [BCBSTX.com](http://BCBSTX.com) and log in to your account (or register new account).
2. Click on the blue My Coverage tab near the top of the page.
3. In the gray My Coverage box in the upper left corner, click on Incentives (last link in the box).
4. In the center of the page, click on Visit Site, in blue (you will be redirected to new page).
5. Hover over the blue My Activities bar at the top of the page and click on Completed Activities.
  - If you have completed your exam, under Activity, you will see the words Employer Specific Program Completion, under Date there should be a date between 9/1/13 and the present, and under Incentive Amount you will see either \$30, if you OR your spouse (if covered) has completed an exam or \$60 if you AND your spouse have completed an exam.
  - If you have no information or do not see the above information listed under the Completed Activities page, you will need to review the Available Activities page in step number 6.

6. Only required if you were unable to confirm completion of exam under step #5. Hover over the blue My Activities bar at the top of the page and click on Available Activities.
  - o If your record shows an annual physical completion with a date between 1/01/2013 and the present, you will also be recorded as having completed the exam.
  - o If your Employer Specific Program Completion is blank with no date completed, then your account has not been updated and you are not credited with completing the wellness exam requirement. Please understand there is delay between the office visit and when the information is updated in BAM.

NOTE: Questions related to your BAM account should be directed to BlueCross BlueShield member services directly at (866) 295-1212.

- **I have not created or registered my Blue Access for Members (BAM) account. How do I register?**

To create a Blue Access for Members account with BlueCross BlueShield, follow the below steps:

1. Go to website [BCBSTX.com](http://BCBSTX.com).
2. Select the Log In option on upper right side of screen.
3. Select the New User? Register Now option.
4. Enter requested information including your subscriber/member ID and Group number obtained from your insurance ID card.
5. Complete the registration process.

- **If I believe I have had my wellness exam, but it is not reflected in my online Blue Access for Members Account (BAM), what should I do?**

If you believe you have completed the wellness incentive exam requirement but have not received credit reflected in your BAM account to indicate completion of the wellness exam incentive, you should contact BlueCross BlueShield member services at (866) 295-1212 and request a review of the insurance claim from your office appointment. You will need to provide your member number along with the date of service and the provider. BCBS will review the claim and:

- o Adjust the claim as a wellness exam if a wellness annual exam code is listed as one of the diagnosis codes on the insurance claim
- o Notify you that the an annual wellness exam code is not listed as one of the diagnosis codes on the claim reviewed



NOTE: Claim processing time is variable and depends on when and how the claim is submitted to BCBS.