

quick connections

May 21, 1999

Health care fares well in Florida Legislature

The Florida Legislature ended this year's session April 30 passing bills that are good not only for consumers but for BCBSF and the health plan/insurance industry at large. BCBSF took an active role in protecting health care coverage and promoting legislation that is necessary, fair, reasonable and adequate.

"We were particularly pleased about the continuity of care legislation because it represents good public policy for the true protection of the patient," says Mike Hightower, vice president, Governmental and Legislative Relations.

One provision increases the amount of time (from 60 days to six months, or through postpartum care, if pregnant) a person under treatment can continue to receive care if a health plan and provider part ways. The requirement is binding on both providers and HMOs.

We also supported a bill that adds a consumer and physician to the state's Provider and Subscriber Assistance Panel, an external review board for health care grievances.

Additionally, our efforts helped to ensure that proposals which would have harmed good managed care business practices were defeated.



Do you need to send email?

This is Part V in a series on email use.

Just because email (both internal and external) is available doesn't make it the most effective way to communicate. Make the most of email communications. Before you send an email message, ask whether it's really necessary.

Following are some tips to ensure that your email message is effective:

- Don't clog up the network with personal or useless messages;
- Don't participate in chain letters;
- Send **ONLY** the email people need to do their jobs;
- Use **Urgent** or **High Priority** only for messages requiring prompt action;
- If the matter is critical, pick up the phone and call.

Email isn't casual correspondence; effective writing is critical. Remember to:

- Organize messages to make them easy to understand;
- Limit topics to one per message;
- Put the topic in the first few words of the subject line;
- Summarize what the message is about and what action is requested in the first paragraph;
- Proofread and edit your message before sending it out.

And use the Golden Rule on the receiving end. Check email regularly and respond in a timely manner.

For more information about Internet email, check out the Internet Email Web book, which is available in the University Library on the Corporate Intranet. It

includes all Internet email documentation, as well as a special "help" section with "Use Tips" and "Frequently Asked Questions."

Policy changes made to spur Principal conversions

BCBSF has introduced small group rate increase caps and improved product matching to assist the transition of Principal Health Care of Florida groups to our products. The move addresses concerns raised by agents and sales representatives, who have indicated that these issues have presented challenges to the renewal process.

As of July 1, a 15 percent rate increase cap will apply to all existing Principal groups with 1-50 employees that renew in the April 1, 1999, to March 31, 2000, timeframe with a matching BCBSF product. Groups that have already renewed can look forward to a retroactive adjustment in their rates, if applicable. State regulatory approval is pending.

Alternative product options continue to be available. However, rate increase caps will not apply if the alternative plan is outside the family of products to which the group is matched.

Rate increase caps do not apply to 1-50 new business quotes.

"Whether you believe you can do a thing or not, you are right."—Henry Ford

**Submitted by Ralph Whitmore,
NGBU Sales, Pensacola**



Customer Satisfaction



Market Leadership



Financial Strength



Public Understanding



Org. Effectiveness



Delivery Systems



National Association

Get ready for hurricane season

June 1 marks the beginning of the hurricane season in Florida. Now's the time to prepare—before a storm hits. Your survival kit should include a battery-operated radio, flashlights, battery-operated lantern, extra batteries, a first-aid kit, blankets/sleeping bags, spare eyeglasses (if appropriate), tarps, hammer, duct tape and nails, work gloves and boots.

In the event of a storm, check BCBSF's Hurricane Recovery Hotline at 791-6062 in Jacksonville (or 1-800-791-6062 outside Jax) for timely information on weather conditions, office closings and returning to work.



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Online Proposal System for agents ready to launch

Field agents soon will be able to generate proposals online for the 1-50 group market. Direct Sales will launch the new system, a new section within the Contracted Agent Resource Site (www.bcbsfl.com/bluecga) at the end of May. This BCBSF Internet Web site provides sales and information tools exclusively for contracted general agents.

Agents are empowered to customize their proposals, a process they depended on the home office to prepare. The new capability lets the agent print a proposal on BCBSF stationery, in color, or black and white. Agents also can email the proposal to prospective customers.

The online system will enable the agent to save time and edit proposals online to accommodate client modifications.

Beware of telephone scam

Scam artists apparently have found a way to bilk unsuspecting victims out of hundreds of dollars in long-distance calls on home or business phone lines.

The alleged scam works this way: The caller identifies himself as a telephone service technician who is conducting a test. The victim is instructed to dial three numbers and then hang up, so that the test can be completed. However, the number dialed gives the caller full access to the victim's telephone line, allowing the caller to place long distance calls billed to that phone.

This information has been verified with AT&T, Bell Atlantic, GTE, MCI, NYNEX, Pacific Bell and UCB Telecomm. According to telephone company officials, this scam originates from local prisons.

If you receive such a call at the office, hang up and call Telecommunications at 904-363-4290. If contacted at home, hang up and call your local telephone company to report the incident.

Oops!

In our May 7 story reporting that Wal-Mart named BCBSF 1998 Vendor/ Partner of the Year, we noted that BCBS of California received the award for 1997. The recipient actually was Blue Cross of California.

Coming soon to a news rack near you

The spring issue of Perspectives discusses our commitment to the senior market and whether Medicare+Choice can work for our members as well as us, our hassle-free nationwide BlueCard coverage and the ins & outs of our Principal Health Care of Florida acquisition.

Read all about it in Perspectives, coming soon to a news rack near you.

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