



# Important EOC Process Information

This year, Blue Cross Blue Shield of Massachusetts is changing the Evidence of Coverage (EOC) delivery process. For insured group and individual plan effective dates of January 1, 2008, and thereafter, a complete EOC package will be provided to each newly enrolled or renewing subscriber in a combination of paper- and web-based formats.

Subscribers enrolled in Medex,<sup>®</sup> Managed Blue for Seniors,<sup>SM</sup> and Medicare Advantage plans will continue to receive a paper EOC package. EOCs are generated approximately two to three weeks after the effective date for most subscribers.

For group plans, the group representatives will receive a paper EOC package for plans that they offer to their employees. Managed care regulations require that we deliver a paper EOC to the employer when their employees are directed to the web for all or part of their EOC. This new EOC delivery process for group plans replaces the prior account confirmation process.

**Accounts will now receive the following in paper format:**

- An EOC confirmation letter that details:
  - Each of the plans offered and associated rates
  - Blue Cross Blue Shield of Massachusetts disenrollment rates
- Subscriber Certificates and applicable riders for each of the plans
- The Minimum Creditable Coverage (MCC) disclosure notice for each of the plans
- Your Pharmacy Program formulary exclusion list for each of the plans
- The *For Your Benefit* brochure, which includes information about:
  - Member Rights and Responsibilities
  - Confidentiality Statement
  - Women’s Health and Cancer Rights Act
  - Blue Cross Blue Shield of Massachusetts’ Grievance Process
  - Benefit and Health Care Updates
  - A Provider Directory for each HMO, POS, or PPO plan

In addition, the account package will include an insert explaining the new process. Accounts should receive their EOC 45 days after the effective date.

**The differences for the account EOC process include:**

- Addition of the MCC disclosure notice for each of the account’s plans (new requirement for 2008)
- Replacement of the previous confirmation process with the account EOC package

**Subscribers will now receive the following in paper format:**

- An EOC cover letter that details:
  - How the subscriber can access his or her Subscriber Certificate(s) and riders (if any)
  - Blue Cross Blue Shield of Massachusetts disenrollment rates
  - The premium amount
  - A description of how to request a provider directory
- The Minimum Creditable Coverage (MCC) disclosure notice
- Your Pharmacy Program formulary exclusion list
- The *For Your Benefit brochure*, which includes information about:
  - Member Rights and Responsibilities
  - Confidentiality Statement
  - Women’s Health and Cancer Rights Act
  - Blue Cross Blue Shield of Massachusetts’ Grievance Process
  - Benefit and Health Care Updates
- A Quick Start Guide
- A welcome card (delivered only to those subscribers who enrolled through the Massachusetts Health Connector)

**The differences for the subscriber EOC process include:**

- Addition of the MCC disclosure notice (new requirement for 2008)
- Deletion of paper Subscriber Certificates and provider directories (available online)

Members can access their Subscriber Certificate(s) and riders (if any) by visiting [www.bluecrossma.com](http://www.bluecrossma.com) and logging into **Member Self Service**.

If you receive any calls from members who cannot find their information:

- Direct them to the **Member Self Service** page.
- Instruct them to click the **Review Your Benefits** link on the left side of the screen.
- Then select their plan from the list of plans. This will bring them to the **Plan Menu** page that has a link to download their plan-specific Subscriber Certificate(s) and riders (if any).

All Blue Cross Blue Shield of Massachusetts members may request a paper copy of their EOC at any time by calling **1-888-608-3670**.