Physical/Wellness Incentive Q & A

As part of the Chancellor's Wellness Initiative, the A&M System is taking an active role in the health of its employees. Employees and spouses enrolled in the A&M Care plan will need to have a routine annual exam before June 30, 2014 in order to pay the lowest premium beginning September 1.

1. Will I be charged a copay when I have my physical/wellness exam?
   Under the Affordable Care Act, most preventive services, including physicals and wellness exams are covered at 100% through a network provider. Therefore, you should not be charged a copay when you have your physical/wellness exam at a network provider unless the visit is not coded as a physical/wellness exam when sent to BlueCross BlueShield. 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.

2. Do dependents, other than my spouse, need to take the annual exam to qualify for the premium differential?
   No.

3. Is this required of retirees or only active employees?
   While this is not required of retirees, we encourage retirees to continue their regular visits to their physicians for physicals and wellness exams.

4. Do I need to tell my doctor/doctor's office this is a physical/wellness exam when I make the appointment?
   Yes. The wellness exam code must appear on the claim in order for the exam to be credited so that you will not have to pay the monthly premium differential.

   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 the first code is not wellness exam, you may not be recorded as having had your physical/wellness exam. This can be adjusted by calling customer service at (866) 295-1212 and asking the representative to review the claim and letting the individual know that the claim was for a physical/wellness exam. BlueCross BlueShield is also educating their providers about our Plan.

5. Is there a form that I or my doctor needs to complete?
   No.

6. Is a wellness exam the same thing as a physical?
   Yes, as long as there is a routine preventive exam code on the claim.

7. Does my annual well-woman exam count for this purpose?
   Yes.
8. Does this exam need to include specific tests?
   No, receiving the credit is based on the diagnosis code only. Your physician is the best person to determine which tests to administer, based on your age 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, specific tests are not required.

9. Do I need to take any further action to make sure my record shows I have taken my physical/wellness exam?
   No, this information will be documented when the claim is received and processed by BlueCross BlueShield.

10. How do I see if I have been credited for my physical/wellness exam?
    • Go to the Blue Cross Blue Shield website at www.BCBSTX.com.
    • Go to the tab on the far right labeled “Log In” to access your Blue Access for Members account. (If you haven’t set up your Blue Access for Members account, you will need to do so now.)
    • Click on the blue My Coverage tab near the top of the page
    • In the gray My Coverage box in the upper left corner, click on Incentives (last link in the box)
    • In the center of the page, click on Visit Site, in blue
    • Hover over the blue My Activities bar at the top of the page and click on Completed Activities
    • The activity entitled Employer Specific Program Completion is the wellness exam differential
    • If you have completed your exam, you will see:
        • under Activity: Employer Specific Program Completion
        • under Date: a date between 9/1/13 and the present (exams between 1-1-13 and 9-1-13, will all have a 9-1-13 date)
        • under Incentive Amount: $30

Your spouse, if enrolled, will need to log in under your UIN and create a separate account to view his/her wellness exam credit.

For samples of the screen shots from the BlueCross BlueShield website, go to:
http://www.tamus.edu/offices/benefits/employee-retiree-benefits/wellness/.

11. What is the time frame to have the physical/wellness exam done to get credit for the 2014 –15 plan year?
    You must have the physical/wellness exam between January 1, 2013 and June 30, 2014.

12. Will we be asked to do this every year?
    The Wellness Exam Incentive is designed to encourage an ongoing health awareness and relationship with a medical provider. Through this on-going incentive, employees and spouses, if covered on the plan, 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.

13. Will my exam information remain private? Will any information be reported back to my employer?
    What will be reported back to the System for this incentive is only the “incentive completion date”. No personal or clinical data will be shared.