



BlueCross BlueShield of Illinois
Experience. Wellness. Everywhere.SM

Our HMOs Just Got Better!

Introducing BlueEdgeSM HMO, the HMO with a Health Care Account (HCA)

Funds in the HCA help employees reduce their out-of-pocket costs for Inpatient hospital stays, Outpatient surgery, ER copays and Rx copays

Our consumer directed health plans encourage your employees to make more responsible health care decisions that may lead to improved health outcomes.

BlueEdge HMO offers you and your employees the same great networks and customer service that the current HMO BlueAdvantage and HMO Illinois offer. When purchasing either a Value Choice or other high copay plan, you have the option of adding an HCA account to help offset some of the higher out-of-pocket expenses incurred by your employees. This also allows you the ability to maintain member engagement as only HMO liable claims are eligible to be pulled from the HCA account. This feature is unique to the market place and will further promote consumerism.

Online tools and resources available via the Personal Health Manager

- Easy access to check HCA balance
- Check debits and transactions
- Health risk assessment
- Expert advice from personal trainers and life coaches
- Interactive Symptom Checker
- Member health information

BlueEdge HMO

Frequently Asked Questions

Q. What is an HCA?

A. An HCA is a Health Care Account, which is otherwise known as a health reimbursement account. The account is funded by you, the employer, to help offset some of your employees' higher out-of-pocket expenses. You are able to choose which of these qualified HMO-liable expenses the HCA can be used for, and how much money to be available per employee. HMO liable claim options are: Rx, ER co-pays, In-patient hospital stay co-pays, and Outpatient Surgery co-pays.

The BlueEdge HCA is a Health Reimbursement Account (HRA) and is subject to the same rules as those for HRAs.

Q. How are you billed?

A. The HCA account is a notational account. You will be billed monthly for any incurred HCA claims.

Q. What happens to your employees' HCA dollars, at the end of the calendar year, if there is a remaining balance?

A. As the employer, you decide if any of the HCA unspent dollars may roll over to be used next year. You select the percentage of funding that may be rolled over, however the current year funds are always used first.

Q. What happens to the monies in an HCA account if the employee leaves the company?

A. Since the account is notational, it was never funded. The monies allowed for the account remain with the employer.

Q. Can the HCA contribution be capped?

A. Yes! You, the employer, decide how much money you wish to contribute to the HCA.

Q. Why choose a Consumer Driven Health Plan (CDHP)?

A. BCBSIL's HMO consumer directed plans offer more affordable premiums and encourages employee wellness. A CDHP promotes employee accountability and offers new options to manage costs and get employees engaged in their healthcare decisions. We offer simple-to-use tools that empower your employees to make informed choices about their care and treatment.