



RETIREE QUALIFYING EVENTS FOR PLAN YEAR 2023

The Qualifying Event Time Frame is 1/1/2022 - 8/31/2022

Qualifying Events (QE) Deadlines:

- Lab Work: June 30, 2022
- All other Qualifying Events: August 31, 2022

Qualifying Event (QE) Checklist

Everyone* enrolled in the YourChoice Health Plan must complete Qualifying Events in order to qualify for the Better, Best, or Ultimate plan level.

Adult (age 19+ on Jan 1, 2022) Qualifying Events include:

- Blueprint for Wellness Lab Work (*Ultimate, Best, Better*) ****DEADLINE JUNE 30****
- Wellness Exam (*Ultimate, Best, Better*)
- Age-Based Screenings (*Ultimate, Best*)

Child (age 18 or under on Jan 1, 2022) Qualifying Events for the Ultimate Plan include:

- Wellness Exam
- Dental Exam

* You ARE NOT required to complete Qualifying Events if you are new on the YourChoice Health Plan with a Benefits Effective Date of 1/1/2022 or later. Contact Ingrida Mindrup if you need clarification.

SUBMIT BY 8/31/22:

- Wellness Exam Form

Turn in to Ingrida Mindrup, ext. 6403
5213 4th Ave Circle E, Bradenton, FL 34208
ingrida.mindrup@mymanatee.org
Fax: (941) 741-2980

Refer to the following pages for more information.



2 | WHAT'S NEW & PLAN LEVELS

WHAT'S NEW

NEW

- **The Wellness Exam Form no longer requires a physician's signature.** However, the forms are required and are subject to audit. If an audit reveals information to be inaccurate, your plan level may be downgraded.
- **Members with diabetes no longer have separate Qualifying Events.** Members are still encouraged to take advantage of the resources the health plan offers. Questions about these resources can be directed to Florey Miller.
- **The Wellness Exam Form once again requires Date of Service for screening performed. If a screening is not recommended, a doctor's note must accompany your form.**

HEALTH PLAN LEVELS

The completion of specific Qualifying Events (QE) determines your plan level for the following year. All 4 plan levels have the same premium, prescription and LAMP benefits. The only difference among the 4 plan levels is level of reimbursement (deductible, coinsurance, out of pocket costs, etc.).

Ultimate Plan:

- Must be *non*-nicotine exposed for this plan level
- Highest Level of Reimbursement
- \$0 deductible; no co-insurance

Better Plan:

- Middle Level of Reimbursement
- \$500 deductible and 25% co-insurance applies

Best Plan:

- Middle to Highest Level of Reimbursement
- \$250 deductible; 20% co-insurance

Basic Plan:

- Lowest Level of Reimbursement
- \$1000 deductible and 50% co-insurance applies
- **No QE requirements**

Children are only eligible for the **Ultimate** or **Better** Plan Levels. No Child Qualifying Events are required for the Better Plan.

WHY YOUR PLAN LEVEL MATTERS

If you're relatively healthy and only see your doctor for wellness exams and maybe one sick visit a year, you may think it's not worth your time to complete annual qualifying events. But consider this: according to the CDC, more than 20% of American's visit the emergency room each year. If you have an emergency, how much would you expect to pay? Consider John...

John is healthy. He is at a healthy weight, exercises several times a week, and doesn't smoke. One day, John finds himself in the hospital undergoing an emergency appendectomy which costs, on average, \$33,000. John didn't complete any qualifying events, which means he is in the basic plan level. After the surgery, John owes:

| | |
|----------------------|---|
| Deductible: | \$2,000 (Physician deductible + Hospital deductible) |
| 50% Coinsurance max: | \$8,000 (Physician and Hospital Charges) |
| Total Due: | \$10,000 (which is the annual out of pocket maximum) |

If John was in the Ultimate Plan Level, he would have \$0 deductible, 0% coinsurance, and \$0 due.

BLUEPRINT FOR WELLNESS LAB WORK**DEADLINE: JUNE 30, 2022**

Fasting Lab Work must be completed at one of the designated Lab Draw Sites listed below no more than 60 days prior to your Wellness Exam, and **no later than June 30th**. Refer to the tip sheet on page 5 for instructions to ensure accurate results.

QE LAB LOCATIONS

1. **Quest Patient Service Center (PSC)** You must create an Electronic Requisition (EREQ) online for this location prior to arrival (see page 4). Online appointment scheduling is available when creating the EREQ.
2. **All For Life (previously known as IMM Industrial Medical Management)** EREQ not available for this location
MSO Operations Center for MSO Personnel only
 Walk-ins on Tuesday/Thursday, 7:30am-11am, first come/first served. Upon arrival, request a "Manatee Blueprint for Wellness Test REQ" and show your insurance card. Call 941.780.6161 for more information.

LAB WORK FREQUENTLY ASKED QUESTIONS

1. **Why can't I get Qualifying Labs done in my Physicians Office or at a different Lab?**
 A special process is needed in order for the Lab Work Results to properly integrate with our systems. Therefore, only trained designated sites (Quest and All for Life/IMM) can conduct the QE Lab Work.
2. **OTHER LAB WORK: Can I get other Lab Work done at the same time as my qualifying labs?**
 YES. Additional Labs can be drawn at a Quest location, but to avoid potential processing errors, it is not recommended. If your Physician needs additional labs, s/he will need to provide a lab slip. Please be sure the lab is aware that 2 separate lab orders need to be drawn.
3. **What does my Qualifying Lab Work Include?**
 The Manatee YourChoice Health Plan Blueprint FASTING Lab Work includes: CBC * CMP * Electrolytes * Liver and Kidney Function * Lipid Profile * TSH w/reflex to FT4 * Hemoglobin A1C * Cotinine (Measures Nicotine Level) * PSA for men age 45 and over * Microalbumin urine test for members with diabetes.
4. **Do I need to FAST before my lab draw?**
 YES. DRINK only WATER. Do not eat or drink anything EXCEPT WATER AND MEDICATIONS for at least 9 hours prior to your lab draw appointment.

4 | CREATING AN EREQ

CREATING AN EREQ FOR BLUEPRINT LAB WORK AT QUEST

NOTE: An Electronic Requisition (EREQ) is not available for labs done at All For Life (formerly IMM). Upon arrival, request the "Manatee Blueprint for Wellness Test" and a technician will create the EREQ for you.

For Assistance with the Blueprint for Wellness website, including forgot username or password, or to create an EREQ over the phone, call **1.855.623.9355**.
If Blueprint is unable to assist you, please call 941.748.4501 x6412.

LOG IN AT WWW.MANATEEYOURCHOICE.COM > BENEFIT LOGIN > BLUEPRINT FOR WELLNESS

Detailed Instructions are available at <https://manateeyourchoice.com/employee-benefits/qualifying-events>

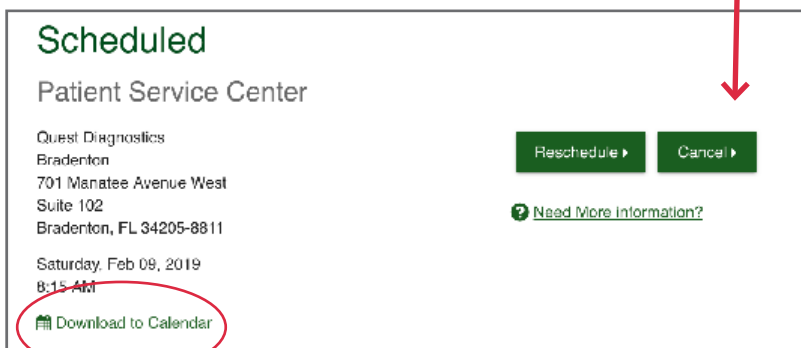
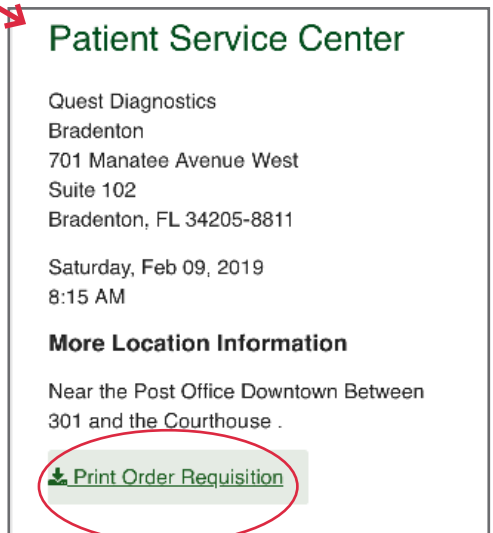
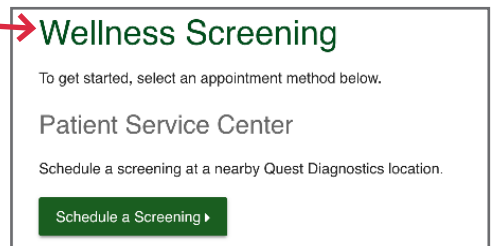
- Select "Log In" **if logged in last year** - use your previously created username and password
- Or, "Create an account" if you **did NOT** log in the past few years

Registration Key: Manatee

ID#: Participants 8 Digit Date of Birth MMDDYYYY + Last 4 Digits of SS#

Each adult family member has their own 12 digit ID#. Write down your username and password, it is needed to view results.

- Under "Wellness Screening" click "**Schedule a Screening**".
- **Follow steps to schedule appt** (or choose walk-in) at a Patient Service Center (PSC) to create your EREQ.
- Once your EREQ is complete, you will receive a confirmation screen with your appt information, info on how to prepare for your appointment, and an option to download and print your requisition.
- It is recommended you **print the requisition** and take it to your lab draw, or have it digitally available.
- If you click on "**back to dashboard**" from the confirmation page, you will see your appointment time with the **option to cancel, reschedule, or add the appointment to your calendar**.



LAB WORK RESULTS

- You will receive an email notification once your results are ready. Access your results by logging on to the Blueprint System using the username and password you created for your EREQ. Results will also be mailed to your home.
- Results are not sent to your Physician unless you enter their fax number **when viewing the results online**. You must take your Lab Work Results to your Physician during your wellness exam.
- If your results are not received or posted online in time for your Wellness Exam call 941.748.4501 x6412.

Tips for Accurate QUEST Results

Accurate lab work and screenings help your provider identify potential health concerns and provide the best possible care.

Print your EREQ and take it with you to your appointment

- This helps ensure you receive the correct lab work and screenings.

Remember to Fast and Drink Water!

- Do not eat or drink for at least 9 hours prior to appointment except water and medications.
- Drink plenty of water - hydration is key for venipuncture.

BMI: Height & Weight

- Remove shoes and anything that adds weight such as work gear, cell phones, etc.
- Stand up tall when measuring height - don't slouch!

Blood Pressure

- Sit with your back supported and legs uncrossed.
- Put the cuff on your bare arm - cuff over clothing can read higher.
- Take a few deep breaths before your blood pressure reading. It can lower your blood pressure up to 5 points.
- Silence is key. Conversation and active listening can cause a higher reading. If the tech is talking to you while taking your blood pressure, ask him/her to please refrain from speaking and re-take after a couple of deep breaths.
- Ask the tech about your blood pressure reading before they document it. If it is higher than normal, ask them to retake. Take a few deep breaths again for about 30 seconds before re-testing.

Confirm Values Before You Leave

- If something doesn't sound right, ask them to re-test before you leave!

YourChoice Health Plan covers one wellness exam per calendar year. It does not need to be 365 days since your last wellness exam. Ask your provider to call the phone number on the back of your insurance card to verify benefits.

ADULT WELLNESS EXAM

Schedule your exam with your Primary Care Physician. **You must take your completed lab results with you to this appointment.**

The Wellness Exam typically includes the following:

- Height/Weight
- Blood Pressure
- Listen to Heart & Lungs with Stethoscope
- Skin Screening
- Review Personal/Family Medical History
- Review and Discuss Blood Work Results (member must complete prior to the exam)

CHILD WELLNESS AND DENTAL EXAM

Children through age 18 (as of January 1, 2022) are eligible for the Ultimate and Better plans. There are no QE requirements for the Better plan. To be on the Ultimate plan, children must complete:

- **Annual Comprehensive Physical Exam** with review of patient history and developmental assessment.
- **Annual Preventive Care Dental Exam and Cleaning** (Applicable for children age 3-18 only)
 - Child Preventive Dental Care is offered to ALL children enrolled in the Manatee YourChoice Medical Plan with no deductible or copay. The Plan covers an annual routine dental exam, cleaning, sealants, fillings, and x-rays.
 - Members can utilize In or Out-of-Network Dentists. In-Network Dentists agree to accept the contracted rate for covered services. Out-of-Network Dentists are reimbursed the same amount as Network Dentists, however, they have the option to bill the patient for the difference between what the plan pays and their billed charge.

HOW TO FIND A DOCTOR

To search for an in-network provider, visit manateeyourchoice.com and click “**provider directory**” at the top of the page. YourChoice Health Plan utilizes the **AETNA CHOICE POSII (OPEN ACCESS)** Network. You are able to search by zip code and provider type (i.e. primary care, specialist, pediatrician), and narrow results based on factors such as gender, language, hospital affiliation, etc. For help finding a network provider based on your needs, please contact our nurse advocates at 941.741.2963, option 3.

AGE-BASED SCREENINGS

Complete all required Age Based Screenings with appropriate providers and document on the Wellness Exam Form (NOTE: Physician signature not required), but date of service is required. Screenings are based on AAFP, ACS, NIH, and/or CDC recommendations. Complete according to the age guidelines provided or as physician ordered.

MALE

- Skin Screening | Conducted annually during wellness exam
- Testicular Exam | Conducted annually during wellness exam
- Colorectal Screening | Optional starting at age 45, required starting at age 50 (based on age as of 1/1/22)
 - Colonoscopy every 10 years | PLAN AHEAD – The entire process could take up to 3 months, start to finish!
 - OR, FIT-DNA Stool Test (i.e. Cologuard) every 3 years | DNA sample must be mailed by August 31st.
 - OR, CT Colonography every 5 years | Precertification required, restrictions apply.

FEMALE

- Skin Screening | Conducted annually during wellness exam
- Pelvic Exam+ | Annually
- Pap Smear** | Every 3 years starting at age 21 or as recommended by physician (based on age as of 1/1/22)
- Mammogram | Every year starting at age 40 (based on age as of 1/1/22)
- Colorectal Screening | Optional starting at age 45, required starting at age 50 (based on age as of 1/1/22)
 - Colonoscopy every 10 years | PLAN AHEAD – The entire process could take up to 3 months, start to finish!
 - OR, FIT-DNA Stool Test (i.e. Cologuard) every 3 years | DNA sample must be mailed by August 31st.
 - OR, CT Colonography every 5 years | Precertification required, restrictions apply.
- *In some cases the pap smear may not be applicable. However, this must be noted this on the exam form.*

⁺Pap Smear and Pelvic Exams can be done by an OB/GYN or Primary Care Physician.

If the above screenings have already been completed according to the age guidelines given, you are not required to repeat.

Manatee YourChoice Health Plan is committed to helping you achieve your best health. If you are unable to complete a Qualifying Event requirement due to a medical condition, you might qualify for an opportunity to complete the requirement by different means. Contact us and we will work with you and your physician to find an alternative that is right for you in light of your health status.

SUBMIT YOUR WELLNESS EXAM FORM BY AUGUST 31, 2022

QE Forms can be found at manateeyourchoice.com in the Resource Library.

You do not need to wait until August 31 to submit your form and you do not need to submit family forms together.

TOBACCO PROGRAM

Tobacco Qualifying Events are no longer required for the Best Plan Level. If you quit nicotine and wish to upgrade to the Ultimate Plan Level, you must complete the steps below.

UPGRADING TO THE ULTIMATE PLAN

When you quit nicotine and provide **two negative lab draws a minimum of 90 days apart**, you may be eligible to upgrade to the Ultimate Plan. If this process is completed mid-year, you may be able to upgrade early rather than wait for the next plan year

STEPS TO UPGRADE:

- 1. CALL YOUR TOBACCO ADVOCATE**, Vanessa Rene, at 941.748.4501 x6418 to advise that you're planning to upgrade to the Ultimate Plan. She will assist you in determining if other qualifying events are required, coordinate the lab draws and steps to qualify and will help you stay on track to upgrade.
- 2. DETERMINE IF OTHER QUALIFYING EVENTS ARE REQUIRED.** Medical qualifying events (Wellness Exam, Age-Based Screenings) are required for members wanting to upgrade plan levels for any reason. Refer to pages 3-8 to determine what qualifying events you need to complete for the ULTIMATE plan.

HELP FOR QUITTING TOBACCO

When you're ready to quit, we'll be there to help. All nicotine exposed members – regardless of plan level – are eligible for the following resources:

Tobacco Cessation Aides

Pharmaceutical Interventions – Wellbutrin, Chantix

One-on-One Coaching

Contact Vanessa Rene at vrene@manateeyourchoice.com or 941.748.4501 x6418 for more information about these resources.



If your nicotine status has changed (you started using tobacco or quit using tobacco), you must contact Vanessa Rene at vrene@manateeyourchoice.com or 941.748.4501 x6418.

Failure to do so could result in a change to your plan level.



Vanessa Rene, CPhT, RPhT

Pharmacy Tech

941.748.4501 x6418

vrene@manateeyourchoice.com

DON'T WAIT UNTIL THE LAST MINUTE!

In order to complete all of your qualifying events before the August 31, 2022 deadline, you will need to plan ahead! We recommend the following timeline:

December 2021

- Call your doctor's office and schedule an appointment for early 2022. YourChoice covers one wellness exam every calendar year (Jan - Dec), so even if you had an exam in July 2021, you can have one in March 2022 at no cost.

January 2022

- Log in to QUEST BLUEPRINT to create an EREQ for your lab work and make an appointment at Quest no more than 60 days before your wellness exam appointment.

February 2022

- Call your provider(s) to make an appointment for any age-based screenings you need to complete.
- Do you have children? If so, don't forget to schedule their wellness exams and dental screenings, too!

March 2022

- Do you need a colonoscopy? If you have not yet made an appointment with your doctor to start the process, do that now. The entire process can take 3 months!

April - June 2022

- If you have not completed your Quest Blueprint lab work, do that now. **The deadline for lab work is June 30th.**
- Double check with any dependents on your plan to ensure their QE's are complete.

July 2022

- Attend any last-minute appointments.

August 2022

- If you're using Cologuard, make sure your DNA sample is mailed by August 31st.
- **If you have not yet submitted your paperwork, do so by August 31!**

NOTE: Once everything is complete, review your wellness exam form. Make sure all information is complete and correct. Missing information could result in a lower plan level. Then, submit your paperwork.

While the deadline is August 31, you should submit your paperwork as soon as it is complete.