



Illinois Educators Risk Management Program (IERMP)

Frequently asked questions about the transition to Blue Cross and Blue Shield of Illinois (BCBSIL) medical plan and Prime Therapeutics¹ prescription drug program

Q: When does the transition take effect?

A: June 1, 2022.

Q: Will my benefits change?

A: No. You will still have the same benefits that you currently have with Health Health Alliance

Q: Since the plan is changing to BCBSIL in the middle of a plan year, will I get credit for the deductible and out-of-pocket amounts I have incurred in 2022?

A: Yes, your network deductible and out-of-pocket amounts will be credited for any expenses applied to your 2022 medical and prescription drug plan. BCBSIL will receive files from Health Alliance and provide credit throughout the remainder of the 2022 plan year.

Q: Can I make plan changes during this time?

A: No. You will be able to make changes during open enrollment in November for a January 1, 2023 effective date

Q: Does BCBSIL offer online information about my claims and benefits?

A: Yes. After you receive your new member ID card, go to www.bcbsil.com and register for Blue Access for MembersSM (BAMSM), the secure member website. Through BAM, you can locate in-network providers, access claims, confirm coverage and deductible information, print and request additional ID cards and much more.

Q: Will members receive a separate pharmacy identification card from Prime Therapeutics?

A: No, the BCBSIL member ID card should be used for both medical services and when filling a prescription. Members should present the new ID card at their first doctor, hospital or pharmacy visit on or after June 1, 2022.

Q: Is the IERMP prescription drug program changing?

A: Yes. Because of the move to BCBSIL, the IERMP's prescription drug plan administrator will change to Prime Therapeutics. We will no longer be using CVS/Caremark.

Q: How can I find out if my doctors and pharmacies participate in the networks?

A: Prior to June 1, 2022, visit www.bcbsil.com or www.myprime.com and search as a "guest." Beginning June 1, 2022, you can register at these sites for more personalized search results. While searching as a "guest" the network you need to search under is Blue Choice Select (BCS).

Q: How do I determine if my prescriptions are covered by Prime Therapeutics?

A: The IERMP will be using Prime's Performance Drug List. You can review the Performance Drug List by going to: <https://www.bcbsil.com/docs/rx-drugs/drug-lists/il/rx-list-per-il-2022.pdf>

Q: What if I'm taking a prescription drug that is excluded by Prime Therapeutics?

A: The request to fill the prescription will deny at the point of sale. You can ask your doctor for an alternative medication.

Q: CVS will no longer be a network pharmacy beginning June 1, 2022. How will my prescriptions be paid if I choose to continue using CVS?

A: The benefits claim for the prescription will be rejected at the CVS pharmacy and you will be responsible for paying the entire cost of the drug at point of sale. If you still have open refills with CVS, a network pharmacy will generally be happy to request a transfer of the prescription from CVS, so you can fill it at a network pharmacy.

Q: If I already have a preauthorization for a procedure I already have scheduled, do I need to get another preauthorization?

A: Yes.

Q. Do pre-existing conditions apply?

A: No

Q: Can I still use Nurse Navigator, Kris?

A: Yes. You can reach her via email at nurse nursenavigator@lomanray.com or phone 217-751-8439. She is available to assist with the transition to BCBSIL.

Q: Will TCOH still handle the HRA/HSA's?

A: Yes

Q. If I go to a Carle facility will I have to pay a facility fee?

A: Carle Foundation bills their members a “facility fee” which is charged to all health carriers (i.e. Health Alliance, BCBSIL, UHC and more).

Health Alliance waives this fee for their members for Office Visits. The fee is assessed to all other Health Alliance claims.

BCBSIL will pay the benefit the same. The facility fee will be waived for office visits and assessed on all other claims. It will be included in the total claim amount for that service. The same as it is today.

¹ Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSIL to provide pharmacy benefit management and related other services. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.