School of Public Health
BROWN UNIVERSITY

Customer Advisory Solution Team (CAST) at Blue Cross & Blue Shield of Rhode Island

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Blue Cross Blue Shield of Rhode Island

Overview

This summer, I had the opportunity to work at Blue Cross & Blue Shield of Rhode Island (BCBSRI) as an intern in the Customer Advisory Solutions Team (CAST). CAST leads all sales, account management, product development, enterprise marketing, retail and customer service operations work across the organization.

One of my main projects was to analyze calls and inquiries the organization received from October 2022 to March 2023 during the Annual Enrollment Period (AEP) as well as between April to May 2023 during which BCBSRI completed welcome calls to new members.

I also had the chance to work with the Dual Special Needs Plan (D-SNP) Team to create a spreadsheet explaining how and why members who qualify for BlueRI for Duals (a Medicare-Medicaid plan) could shift from one category to another.

Background

- Blue Cross & Blue Shield of Rhode Island (BCBSRI) was first founded in 1939 as the Hospital Service Corporation of Rhode Island.
- For more than 80 years, BCBSRI has been committed to pursuing their mission of "improving members' health and peace of mind by facilitating their access to affordable, high-quality healthcare."
- Uniquely, BCBSRI has 5 physical stores called "Your Blue Store" located across the state. Member or prospective members can visit a Your Blue Store to receive one-on-one consultations, find a new plan, take fitness classes and well-being workshops, meet with a nurse about ongoing medical conditions, and more!
- For members who cannot make it to a Your Blue Store, there is a Your Blue Bus that travels across the state to answer members' questions regarding their current plans or provide help choosing a new plan.

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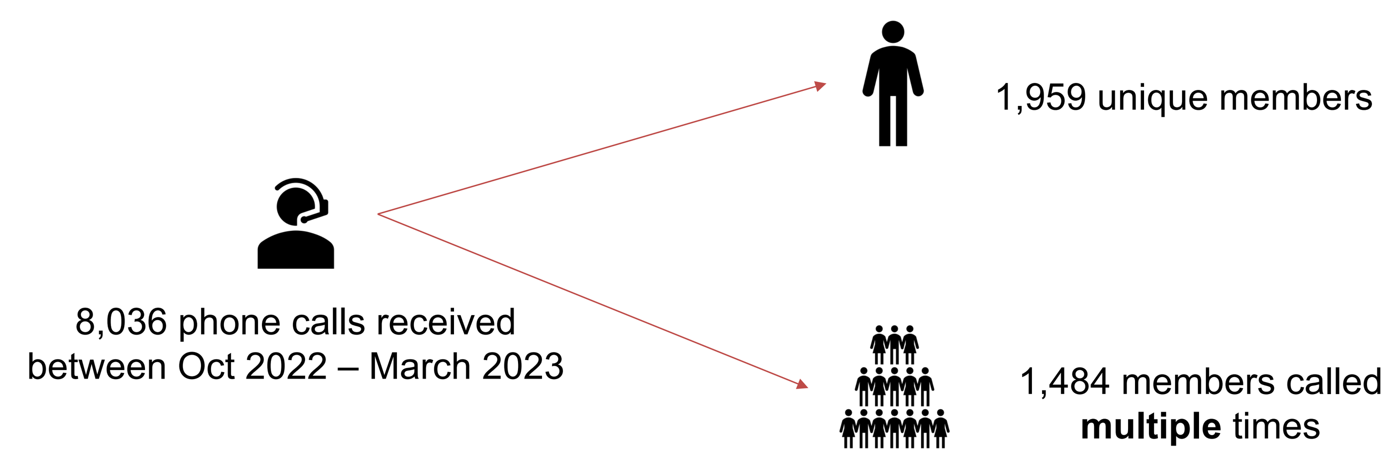
Welcome Call Analysis

Objective: Using call inquiries received from members between April to May 2023, we wanted to understand what the primary reasons for these calls were. By analyzing key topics, we could tailor a welcome class at a Your Blue Store to the needs of new members to reduce call volumes in early 2024.

As shown in the graphic below, BCBSRI receives significantly more call inquiries in January. By tailoring a welcome class to members' most asked questions, we aim to reduce the number of calls received later in the year, especially after BCBSRI completes welcome calls to new members in the month of May.



December 2022	January 2023	February 2023
1,745 phone calls received	**3,362** phone calls received	**1,466** phone calls received
727 unique members	**1,259** unique members	**722** unique members
On average, **2.4** calls received from each member	On average, **2.67** calls received from each member	On average, **2.03** calls received from each member

BlueRI for Duals

- **Who qualifies for BlueRI for Duals?** Medicaid beneficiaries for Medicare are automatically enrolled in the Medicare Premium Payment Program (MPPP) to help pay for premiums, copays, deductibles, and coinsurance. MPPP classification is used to determine D-SNP eligibility
- **Full Dual vs Partial Dual:** A person with full dual eligibility qualifies for full state Medicaid <u>and</u> Medicare benefits. A person with partial dual eligibility qualifies for a Medicare Savings Program (MSP) which can cover Medicare Part A and/or Part B premiums but these individuals do not receive full Medicaid benefits.

Medicaid Eligibility Categories

Category		Monthly Income	Resource Limit	Other Requirements	Full Medicaid?
Full Benefit Dual Eligible (FBDE)	**Parent/Caretakers**	By Household Size: 1 - $1,713.15 2 - $2,317.10 4 - $3,525		Must take care of and live with a child that is <18 years old	YES
	Aged 65+	Individual: $1,235 Couple: $1,663	Individual: $4,000 Couple: $6,000	Aged 65 years or older	YES
	Disabled Adults	Individual: $1,235 Couple: $1,663	Individual: $4,000 Couple: $6,000	Disability that meets SSI disability standards (determined by the state)	YES
	Medically Needy	If over income for above categories, individual may be eligible for Medicaid if they have high medical expenses that effectively bring down their income to the income standard for the applicable Medicaid eligibility category. The following calculation escribes how much the individual would need to spend in medical expenses before receiving full Medicaid eligibility: [Income] - [Applicable FPL Standard] = [Spenddown Amount]			YES
	LTSS	<$2,742	$4,000 (per spouse)	Must meet nursing home level of care	YES + LTSS
	LTSS Medically Needy	$2,742– $9,961	$4,000 (per spouse)	Must meet nursing home level of care	YES + LTSS
Qualified Medicare Beneficiary Plus (QMB+)		Individual: $1,235 Couple: $1,663	Individual: $4,000 Couple: $6,000	Must be entitled to Medicare Part A	YES
Qualified Medicare Beneficiary without other Medicaid (QMB only)		Individual: $1,235 Couple: $1,663	Individual: $9,090 Couple: $13,630	Must be enrolled in or entitled to Medicare Part A	NO
Specified Low-Income Medicare Beneficiary Plus (SLMB+)		Individual: $1,478 Couple: $1,992	Individual: $4,000 Couple: $6,000	Must be entitled to Medicare Part A and meet spend-down/deductible requirements	YES
Specified Low-Income Medicare Beneficiary without other Medicaid (SLMB only)		Individual: $1,478 Couple: $1,992	Individual: $9,090 Couple: $13,630	Must be entitled to Medicare Part A	NO
Qualifying Individual (QI)		Individual: $1,660 Couple: $2,239	Individual: $7,970 Couple: $11,960	Must be entitled to Medicare Part A	NO
Qualified Disables and Working Individual (QDWI)		Individual: $4,945 Couple: $6,659	Individual: $4,000 Couple: $6,000	Must have lost Medicare Part A benefits due to return to work but eligible to purchase Medicare Part A	NO

*Values listed above are as of 2023
**LTSS: Long Term Services and Support

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