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To: All Participating Healthcare Providers

**Contracts Affected: All commercial coverage including Direct
Pay contracts, ASO accounts and Healthy NY**

New Same-Sex Spousal Coverage Policy

The following bulletin contains important information regarding coverage for same-sex spouses.

At BlueCross BlueShield of Western New York, we are always looking for opportunities to better meet the needs of our clients. With this in mind, we are pleased to announce a new policy effective August 1, 2008, that includes coverage of same-sex spouses.

This new policy will be available through a special open enrollment period beginning on August 1 and closing on September 30, 2008. After that time, it will be available during our annual open enrollment period and handled in the same manner as any spousal coverage.

In anticipation of questions that you may receive from your patients, attached is a FAQ sheet for your reference.

If you have any questions about this new policy, please call our Provider Service department at 1-800-950-0051/0052.

Same-Sex Spousal Coverage Frequently Asked Questions

In an effort to better serve our current and prospective members, BlueCross BlueShield of Western New York is implementing a new policy as of August 1, 2008 that will enable eligible individuals to obtain same-sex spousal coverage.

Please use this FAQ sheet as you work with your patients to better answer their questions regarding this new policy.

Why is BlueCross BlueShield now offering same-sex spousal coverage?

As we aim to meet our customers' needs, we are implementing a new policy that will allow for same-sex spousal coverage beginning with a special enrollment period on August 1, continuing through September 2008. All interested individuals should contact their employer (or spouse's employer) for enrollment and benefit information.

How is this coverage different from domestic partner?

There is no difference in coverage or cost for either benefit; however, domestic partners must meet specific requirements, including that they not be married, while spousal coverage is for partners that are legally married.

Why is this new policy being implemented?

BlueCross BlueShield is moving forward with full implementation of this new policy to meet the needs of our current and prospective members based on our current spousal coverage requirements.

What is the process for enrolling?

Open enrollment for same-sex spousal coverage will begin on August 1, and continue through the end of September. Interested individuals should contact their Human Resources department to check eligibility, receive cost information and complete the necessary paperwork. After the initial special enrollment period, same-sex spousal coverage will follow BlueCross BlueShield's standard spousal coverage requirements and guidelines.

Why do I need to contact my employer?

Your employer is the entity that selects and administers employee health insurance coverage. As such, changes to your policy, for instance adding a spouse or child, must be completed directly through your employer.

What is the cost for same-sex spousal coverage?

A spouse is a dependent on the primary subscriber's coverage, and the addition of a dependent (such as a spouse or child) varies based on the coverage offered through the employer group. Your Human Resources department will have specific cost share information for your plan.

When will the coverage go into effect?

Same-sex spousal coverage is available on August 1. As soon as the necessary paperwork is processed, health insurance benefits will begin. Coverage for enrollment applications received during the open enrollment period will be effective August 1, or will coincide with the date of the marriage if after August 1, 2008.

Does this policy apply to all coverage (products or line of business)?

This policy does apply to all commercial coverage including Direct Pay contracts, ASO accounts and Healthy NY.