



BlueCross BlueShield
of Illinois

Blue DirectionsSM

A Nationwide Solution for Individual Plan Enrollment

Let's Work Together to Help Non-Benefits Eligible Workers Get Individual Insurance

Health reform education and plan enrollment support made easy

The Affordable Care Act (ACA) Impacts Everyone in 2014

What does the Affordable Care Act mean for you and your organization's uninsured workers? Most people will be required to be insured and some will qualify for financial assistance that will help individuals with purchasing coverage. Many will look to their employers for information about the law and how to get individual coverage.

If you employ part-time, contract and temporary workers, Blue Cross and Blue Shield of Illinois (BCBSIL) can help. BCBSIL is offering employer groups an easy way to educate their non-benefits eligible workers about health reform provisions. Plus, we are providing those employees easy access to online shopping and enrollment for individual Blue Cross and Blue Shield (BCBS) coverage. Employees can learn more, review options and enroll – no matter where they live in the U. S.

What We Offer

All the tools and resources are designed to raise ACA awareness of workers ineligible for group coverage and prepare them to take full advantage of the law's provisions and protections. Our learn-and-shop program includes:

- Trained consumer education advocates just a phone call away
- Blue Directions, a choice of plans to fit a wide range of needs and budgets, available through an online store and supported by a call center
- "Learn. Prep. Shop Blue Directions." Guide for benefits ineligible workers

This is an easy-to-implement solution to enable non-benefits eligible workers to get one of America's most trusted brands of health insurance.

What Uninsured Workers Need to Know

The new health care law expands health insurance to cover more people and provides financial assistance to income-eligible individuals.

Three Key Provisions of Health Reform

1. **The Individual Mandate** requires most Americans to have health insurance. Failure to get coverage may result in a financial penalty.
2. **Cost Assistance** in the form of tax credits and monetary subsidies will help eligible people pay for insurance.
3. **Guaranteed coverage** means that those who apply for insurance will get coverage even if they have pre-existing conditions.

Rely on us to help your uninsured workers become informed consumers.



More about Blue Directions

Workers can access our web-based platform from the employer's intranet site or our store's URL. The URL will be employer group specific. While shopping at the store, your employees can count on the following features:

- A health reform calculator to determine eligibility for federal cost assistance
- Ability to view and compare plans, both on and off the government-facilitated exchange, in their state of residence
- Online enrollment and initial premium payment for individual and/or family coverage

2013 Employer Notice Requirement

Section 18B of the Fair Labor Standards Act has incorporated a new employer notice requirement. By Oct. 1, 2013, employers must inform all workers of key provisions of the health reform law and how they may be affected. Our solution helps address that requirement. Plus, it offers employer groups a simple way to direct non-benefits eligible employees to take action and confidently seek individual coverage. When an individual purchases one of these plans, the contract is between that individual and the health plan.

Helping You and Your Workforce

We are fully prepared for the 2013 open enrollment season. We will support your regular group enrollment, PLUS provide health reform education and enrollment support for individual policies to those workers who are ineligible for group benefits.

A few simple steps get employers ready to help their non-benefits eligible employees navigate the purchase of individual health insurance and any cost assistance for which they may qualify under the new health reform law.

- Step 1** Meet with your Blue Cross and Blue Shield of Illinois representative to develop a communication plan to reach contract, part-time and temporary workers prior to and during open enrollment.
- Step 2** Post the Blue Directions link provided by your representative.
- Step 3** Announce the program and share the Blue Directions link with targeted employees so they can begin shopping for coverage.
- Step 4** Communicate an enrollment deadline reminder to targeted workers.

Let's work together to support and guide the uninsured as they prepare to make important decisions for 2014!