

## Enhancements made to avoidable ER program

Blue Cross Blue Shield of Georgia strives to make health care simpler, more affordable and more accessible, and one of the ways to help achieve that goal is to encourage consumers to receive care in the most appropriate setting for their health care needs. Blue Cross Blue Shield of Georgia's avoidable ER program aims to reduce the trend in recent years of inappropriate use of ERs for non-emergencies. We recognize, however, that there are ways to further improve and enhance the program.

Blue Cross Blue Shield of Georgia has made the decision to implement a number of enhancements to ensure that this program is implemented effectively across our participating markets. We are applying our new and enhanced procedures to previously denied claims and will overturn decisions where the new procedures would have resulted in an approval.

Specifically, we have expanded our list of "always-approve" exceptions. We will take that new list of exceptions and look back at claims that were previously denied. If one of those conditions was present, we will change the decision and pay the claim according to the terms of the benefit plan. If you have not already provided medical records, we will request them as part of our re-review of the claim denial. We will reach out to our hospital partners with details on how we will be requesting those medical records.

We are looking back at emergency room visits in Kentucky (since August 2015), Georgia (since July 2017), Missouri (since June 2017) to make certain we are using the best information to make the decision. While the program was live in Ohio and Indiana since January 1, 2018, reviews in these states have already occurred with our latest improvements and enhancements. For self-funded employers, we are offering to do the review for them.

Blue Cross Blue Shield of Georgia stands by our belief that emergency rooms are an expensive place to receive routine care. The costs of treating non-emergency ailments in the ER has an impact on the cost of health care for consumers, employers and the health care system as a whole.