

Medical Regulations Changes Blue Cross Blue Shield

MEDICAL REGULATIONS CONTRIBUTES TO MEDICAID
DIVISION OF BLUE CROSS BLUE SHIELD – TEXAS
HEALTH STEPS
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History

Blue Cross Blue Shield of Texas has been doing business in the state of Texas for more than 80 years. Special relationships dating back to 1929, they have remained committed to joining patients to physicians to provide affordable and quality health care. As well as having interests in collaborating partner seeking relations in order to address concerns with employers, physicians, hospitals and governmental bodies. The insurance company has been able to establish a health maintenance organization and preferred provider organization. This is able to include more than 451 hospitals and 38,000 provider statewide. Not only has Blue Cross Blue Shield been able to help families, they are able to cover medical conditions which are not able to be covered by other commercial insurers because they administer the state's Texas Health Insurance Pool. The Texas Health Insurance Pool is a Pool Premium Discount Program created by a subsidy program to help low-income Pool enrollees. This program is funded by a share of penalties owed to medical providers by HMOs and insurers, pursuant to Sections 843.342 and 1301.137 of the insurance code.

Benefits

The early and periodic screening, diagnostic and treatment services, also known as EPSDT and in Texas as Texas Health Steps, is a program used for comprehensive medical and dental screening, prevention and treatment programs for children of low-income families. This program allows children to be able to have insurance to cover comprehensive and periodic evaluations. This is able to include health, development and nutritional status, visions, dental and hearing services for STAR recipients from birth to the age of 20. This periodic medical evaluation are based on American Academy of Pediatrics (AAP) recommendations in order to prevent health care with modification to meet federal and state level regulations. BCBSTX is able to authorize medical screenings visits for children in the STAR program from birth to 20 years of age, while, the CHIP program is from birth to the age of 18. These regulatory programs are as directed by the federally mandated Texas Health Step program guidelines.

Coverage for Families

The reason why this matters is because every person as of 2014 should have affordable healthcare starting January 1, 2014. This is because in the prior year of 2013 the percentage of people without health insurance coverage for the entire calendar year was 13.4 percent of the United States (roughly 42.0 million people). The percentage of people with health insurance for all or a part of 2013 was 86.6 percent. Out of the people who were all or partially covered by health insurance for the year of 2013, 64.2 percent were covered by private health insurance (USAA, Blue Cross Blue Shield, Aetna, etc.) The reason why so many people had turn over into private health care was because 53.9 of the population were now being covered by employment benefits. While the other 34.3 percent were covered by governmental health insurance, such as, 17.3 covered by Medicaid and 15.6 by Medicare. While adults were being covered by employment, the children of the country under the age of 19 were 7.6 percent of the population. While the year was able to progress, the uninsured rate for children under the age of 19 and in poverty was 9.8 percent, was higher than the uninsured rate of children not in poverty by 7 percent.

State

While the CPS provides estimates of the population without insurance for the entire previous calendar year, the ACS estimates are the average of responses collected throughout the year, with respondents providing their health insurance coverage status as of the date of the interview. During the year of 2013, the state with the lowest state population percentage without

insurance was Massachusetts, Hawaii, Vermont, Iowa, Minnesota and the District of Columbia had a uninsured of less than or equal to 9.0 percent. The three states which had a greater than 19.1 percent of people uninsured are Nevada, Florida and Texas.

The contracting 15 states are as follows: 13 states showed a decrease in the rate of people without health insurance coverage for the state percentage, while, Maine and New Jersey saw an increase in the uninsured rate. The states that had a decrease in the uninsured rate between 2012 and 2013 include Alaska, California, Colorado, Michigan, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Texas and Wyoming.

Wisconsin, Delaware and Connecticut had an uninsured rate that was not statistically different from 9.0 percent. Georgia, New Mexico and Alaska had an uninsured rate that was not statistically different from 19.1 percent.

Age

While the 68.1 percent of working adults were covered by private health care, in order to be compared with the 60.4 percent for children and 54.0 of older adults. In 2013 the percentage of people under the age of 65 who were uninsured was 15.3 percent. Among the children (under the age of 19) 7.6 percent did not have health insurance coverage. However, adults aged 19 to 64 were less likely to have health insurance coverage than those over the age of 65. This is because the uninsured rate for those aged 19 to 64 years was not statically different from the uninsured rate for those aged 35 to 44. The uninsured rate of 22.6 is for the age group of 19 to 25. For adults aged 26 to 34, the uninsured rate was 23.5 percent. After peaking for the young adult population, the uninsured rate decreased with age at 19 percent for people aged 35 to 44, 14.5 percent for people aged 45 to 64 years, and 1.6 percent for people 65 years and over.

For people aged 65 years and over, 98.4 percent had health insurance but the 1.6 were not enrolled in an insurance plan for the calendar year. Medicare did cover 93.1 percent of this group and some did have a secondary or tertiary policy for the remaining 20 percent, which is not covered by Medicare. Out of the 93.1 percent of people, 49 percent had Medicare and a private health care, while the 6.2 percent were covered by Medicare and Medicaid.

Conclusion

With Blue Cross Blue Shield being able to impact the lives of the United States, millions of families are able to create a healthier generation. As children are able to covered by even one insurance company they will have a better chance of being able to survive the progress to a new way of life. With the percentages of uninsured people, were able to decline so for in just one year. In 2014, they will be able to decrease even more with President Obama's New Health Reform act.

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