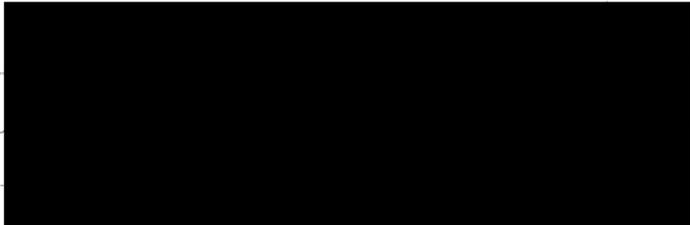
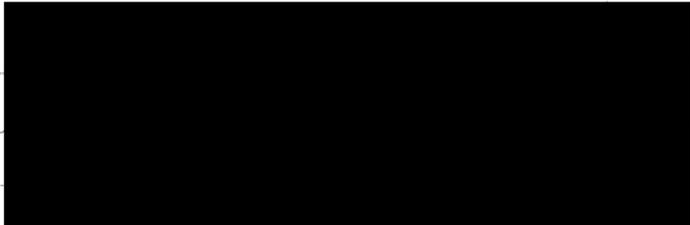




DELAWARE DEPARTMENT OF INSURANCE
Consumer Services Division – Complaint Form
PHONE: (302) 674-7310 FAX: (302) 739-6278

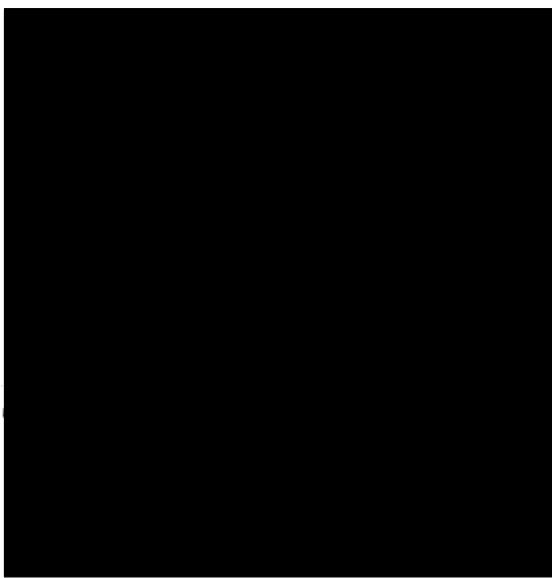
CASE NO.		ASSIGNED TO	
DATE	06/23/11	LINE	<input type="checkbox"/> LIFE <input checked="" type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> ANNUITY <input type="checkbox"/> DISABILITY <input type="checkbox"/> LTC <input type="checkbox"/> WC <input type="checkbox"/> C/P <input type="checkbox"/> AUTO <input type="checkbox"/> FLOOD <input type="checkbox"/> HOMEOWNERS <input type="checkbox"/> LIAB
TIME	11:06	SOURCE	<input type="checkbox"/> OTHER <input type="checkbox"/> V/MAIL <input type="checkbox"/> OUTREACH

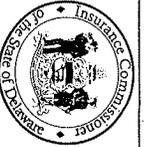
NAME	
MAILING ADDRESS	

HOME #		WORK #	
CELL #		OTHER #	
INSURANCE CO.	BCBS		
POLICY #		CLAIM #	

NOTES:

merging w/ Highmark inc out of PA
has questions





DELAWARE DEPARTMENT OF INSURANCE
Consumer Services Division -- Complaint Form
PHONE: (302) 674-7310 FAX: (302) 739-6278

CASE NO.		ASSIGNED TO								
DATE	06/23/11	LINE								
TIME	10:56	SOURCE	<input type="checkbox"/> LIFE	<input checked="" type="checkbox"/> HEALTH	<input type="checkbox"/> DENTAL	<input type="checkbox"/> ANNUITY	<input type="checkbox"/> DISABILITY	<input type="checkbox"/> LTC	<input type="checkbox"/> WC	<input type="checkbox"/> C/P
NAME	[REDACTED]		<input type="checkbox"/> AUTO	<input type="checkbox"/> FLOOD	<input type="checkbox"/> HOMEOWNERS	<input type="checkbox"/> LIAB	<input type="checkbox"/> OTHER	<input type="checkbox"/> V/MAIL	<input type="checkbox"/> OUTREACH	
MAILING ADDRESS	[REDACTED]									
HOME #	[REDACTED]		WORK #							
CELL #			OTHER #							
INSURANCE CO.	BCBS									
POLICY #			CLAIM #							
NOTES:										
<i>Messing w/ ins co in Pennsylvania</i>										

3/7/11 AG
117170

Hutchins Debbie (DOI)

From: smu@state.de.us
Sent: Tuesday, March 08, 2011 4:48 PM
To: Doi_consumer_resource (MailBox Resources)
Subject: Request for Assistance

First Name	[REDACTED]
Last Name	[REDACTED]
Address1	[REDACTED]
Address2	[REDACTED]
City	[REDACTED]
State	[REDACTED]
Zip	[REDACTED]
Work Phone	[REDACTED]
Extension	[REDACTED]
Home Phone	[REDACTED]
Fax	[REDACTED]
E-Mail	[REDACTED]
Date of Birth	August 8, 1952
Type	Group Health
Their Complaint is Against	Insurance
Their Claim is being filed through	Someone else's
Retained an Attorney?	No
Lawsuit currently going on?	No
Insurance Company	Blue Cross Blue Shield of Delaware
Policy Number	All policies
Claim Number	
Name of Person You Spoke To	
Their Phone Number	
Date of Loss	

Schaeffer Sally (DOI)

From: Hutchins Debbie (DOI)
Sent: Wednesday, March 09, 2011 9:29 AM
To: Lockett Ann (DOI)
Subject: FW: Request for Assistance

case 117170

-----Original Message-----

From: smu@state.de.us [mailto:smu@state.de.us]
Sent: Tuesday, March 08, 2011 4:48 PM
To: Doi_consumer_resource (MailBox Resources)
Subject: Request for Assistance

First Name	
Last Name	
Address1	
Address2	
City	
State	
Zip	
Work Phone	
Extension	
Home Phone	
Fax	
E-Mail	
Date of Birth	August 8, 1952
Type	Group Health
Their Complaint is Against	Insurance
Their Claim is being filed through	Someone else's
Retained an Attorney?	No
Lawsuit currently going on?	No
Insurance Company	Blue Cross Blue Shield of Delaware
Policy Number	All policies

Claim Number

Name of Person You Spoke To

Their Phone Number

Date of Loss

State in which Policy was Purchased Delaware

Complaint
Weldin Stewart,

Dear Karen

My name is [REDACTED] and I am the [REDACTED] who is a family practice physician practicing in [REDACTED]. I am writing to complain about the decision of Blue Cross Blue Shield of DE to change it's instate practice of receiving electronic medical claims and now requiring all electronic and paper claims to go to Highmark Blue Cross Blue Shield in Pennsylvania for physicians practicing in Delaware. Were you aware this was happening or is this something this insurance is sneaking by your office in an attempt to incrementally merge with an out of atate insurance? I want you to know that this change will cause a hardship for us and I would like you to consider disallowing this change by injunction or perhaps delaying this change if you can't stop it.

The deadline for this change will occur on April 30, 2011 and then all claims must go to Highmark. But for our office, this is something we will not be able to do. As I am sure you are aware, Blue Cross Blue Shield of DE is the largest medical insurer in the state of Delaware by a wide margin. But unlike other medical insurers including Medicare, it has not increased it's payment rates to primary care physicians in a very long time. For some procedures, they have actually decreased their payments. And this all comes on top of their decision to stop their policy of capitated payments to primary care physicians which caused a huge decrease in income for physicians. This has caused it to be harder and harder to stay in business providing primary care to people in Delaware.

One of the results of this for us is that we were no longer able to afford a support contract with what seems to be the only major medical software company for Delaware: [REDACTED]. Because of this, we have no way to upgrade our computer software to make this change. I called Highmark Blue Cross Blue Shield's electronic claims department some time ago to find out if there were alternative software providers, but was told that they only knew of one company. They wouldn't tell me the name but I have to believe it was [REDACTED].

If this change does occur it will force our office to generate paper claims for Highmark Blue Cross Blue Shield for the work that we do. This will increase our postage and processing costs and cause a dramatic delay in getting paid for our work due to the time it takes to process paper claims. It should be mentioned that one insurance, specifically Medicare, penalizes physicians for submitting claims of paper by intentionally delaying payment by weeks. (The clearing house that does this for Medicare is Highmark.) I am not sure what Highmark's policies would be in this situation. But the net result of delays in payment are in effect a decrease in payment over all when payments can be postponed and postponed some more and lost and denied.

So the bottom line for our office is that our bottom line may become even smaller than it is today. And if it's difficult for our office to get by, I can only imagine what it is like for other physicians. For [REDACTED] her bookkeeping, inhouse claim processing, claim posting, patient billing, office problem solving and many other jobs are all done for free because I do them. Other doctors have to pay for this.

Might the result of all this cause the collapse of primary care in Delaware ? I have heard that there has already been a shortage of physicians in southeastern Pennsylvania. [REDACTED]

[REDACTED]

If you can, I ask you to do what you can to prevent this monopolistic insurance company from making it impossible to practice primary care in Delaware and block the switch in claim processing from Delaware to Pennsylvania.

Sincerely yours,

[REDACTED]