

Self Funded ERISA vs Fully Funded Identification on cards

BCBS	For self-funded business, ID cards currently state that BCBSTX or HMO Blue Texas "provides administrative claims payment services only and assumes no financial risk with respect to claims." Specifically, Blue Cross/ Blue Shield of Texas ID cards on Traditional ASO, ASO-PPO, and ASO-POS accounts reflect this statement at the top of the reverse side of the ID card. HMO Blue Texas ID cards on ASO-"HMO" accounts carry this statement at the bottom of the reverse side of the ID card. Some group-specific ID cards may reflect slight variations to this statement or its placement, but the phrase "administrative claims payment services only" is the key indication of self-funded business.
Scott and White	Currently SWHP only has a handful of self-insured plans. They are identified on our ID cards by the reference to the group being "administered by SWHP". Our fully-insured groups do not have the "administered by" reference.
Texas Children's Health Plan	TCHP has an individual product - therefore we have no ERISA business.
Cigna	<p>CIGNA Health Care for Texas, Inc and Connecticut General Life insurance Company ID Card Product/Funding Labels</p> <p>"Product Label on ID Card (located in bold font above copay list)" "Company Name (located below CIGNA HealthCare)" FundingHMO CIGNA HealthCare of Texas, Inc. Ins POSCIGNA HealthCare of Texas, Inc. Ins POS Open Access CIGNA HealthCare of Texas, Inc. Ins HMO Open Access CIGNA HealthCare of Texas, Inc. Ins Network Connecticut General Life Insurance Company ASO Network Open Access Connecticut General Life Insurance Company ASO POS Connecticut General Life Insurance Company ASO POSOA Connecticut General Life Insurance Company ASO PPO Connecticut General Life Insurance Company ** PPO Plus Connecticut General Life Insurance Company ** EPO Connecticut General Life Insurance Company ASO Indemnity Connecticut General Life Insurance Company **</p> <p>** Most indemnity and PPO is ASO, however approx. 5% of PPO in TX is fully insured</p>
HealthPlan of Texas, Inc.	Our self-insured and fully-insured ID cards are identified by the wording "This is a self-insured group plan" or "This is a fully-insured group plan regulated by Texas Insurance Code under Subchapter J" which is placed on the back of the card in the lower right hand corner.
Unicare	<p>The tag line used on the back of an ASO ID card states:</p> <p>"UniCare acts as a claims processor only and does not insure benefits under the plan."</p>
Parkland	No Self funded ERISA business

Vista	No self funded ERISA business
Evercare	No self funded ERISA business
Valley Baptist	No self funded ERISA business
Cook Children's	No self funded ERISA business
UTMB	No self funded ERISA business