

AP Producer News

Premera Blue Cross to Offer Medical Travel Product in Response to U.S. Supreme Court Decision

June 29, 2022

Dear Valued Producer,

Because you work with groups enrolled in Premera Blue Cross through Advanced Professionals Insurance and Benefit Solutions, we wanted to make sure you were aware of the below producer communication delivered by Premera after the U.S. Supreme Court overturned *Roe v. Wade* on June 24, 2022:

Premera Blue Cross and its family of companies strive to provide our customers with access to affordable, quality care.

While the federal right to abortion has been overturned and decisions are returned to the states, various states have or are in the process of changing state law. Premera will continue to adhere to all applicable state and federal laws.

We are currently evaluating the final, published Supreme Court decision to understand its potential impact for our members.

We are committed to working with our employer clients who are concerned with the potential travel expenses an employee and their family may incur to seek care that is limited or restricted in their state of residence.

As a result, we have created a standard medical travel product for self-funded, Optiflex, and fully insured employer group customers who wish to either add or enhance a general medical travel benefit for their employees that covers a set of healthcare services restricted in states.

Medical Travel Benefits Through Optiflex

Optiflex will be available to your groups enrolled in Premera Blue Cross through an Advanced Professionals product starting with January 1, 2023, effective dates.

Members are eligible for reimbursement of travel and lodging expenses they incur while seeking elective abortion and/or gender affirming care services outside their state of residence where laws restrict or ban access to those services. Travel benefits apply to all covered members (e.g., subscriber, spouse, and dependents).

Eligible expenses include:

- Air transportation expenses between the member's home and the medical facility where services will be provided. Air travel expenses cover unrestricted coach class, flexible and fully refundable round-trip airfare from a licensed commercial carrier.
- Ferry transportation from the member's home community.
- Lodging expenses at commercial establishments, including hotels and motels, between home and the medical facility where the service will be provided.

- Mileage expenses for the member's personal automobile.
- Ground transportation, car rental, taxicab fares and parking fees, for the member and a companion (when covered) between the hotel and the medical facility where services will be provided.
- Companion travel and lodging expenses are covered only if they must, as a matter of medical necessity or safety (such as a minor), accompany the member

Travel and lodging costs are subject to the IRS guidelines and limitations in place on the date of the expense. Additionally, the medical travel benefit is limited to \$4,000 per calendar or plan year (a \$2,000 limit is also available to self-funded accounts).

For more information or if you have questions, please contact your dedicated sales representative.

Contact Your AP Sales Team

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