

# Communicating enrollment updates



Guide to your electronic options



**Independence  
Blue Cross**

# Your electronic options

Whether you're a large, mid-sized, or small organization, you need an easy, effective way to communicate your enrollment and eligibility information to us. And because your business needs are unique, Independence Blue Cross (IBC) offers you a variety of methods to communicate your electronic eligibility and enrollment information options to us — so you're sure to find the best method that's right for you.



IBC makes managing your benefits online simple, convenient, and less time consuming than paper methods. Through our secure websites, you can:

- View eligibility information.
- Add, delete, or change member health benefits.
- Review and approve transaction changes.
- Correct transaction errors quickly.
- Receive and pay invoices (fully insured only).
- Update enrollment and reconcile your invoice to reflect changes (fully insured only).
- View coverage, transaction, and payment histories.
- Run customized reports based on specific criteria.

There are two main options to submit electronic enrollment and eligibility information to Independence Blue Cross. They are:

**1. [www.ibxpress.com](http://www.ibxpress.com)**

Enter and update employee benefits information directly on our secure website, [ibxpress.com](http://ibxpress.com).

**2. [www.ibxpress.com](http://www.ibxpress.com) EDI portal**

Manage EDI files in the ANSI ASCX12N 834 Transaction Set, METS proprietary, or HR-XML file format using our [ibxpress.com](http://ibxpress.com) EDI website.

A definition and discussion of each file format is found later in the *EDI File Formats* section of this brochure.

# www.ibxpress.com (all-sized groups)

Our simple, secure website, [www.ibxpress.com](http://www.ibxpress.com), allows you to enter your benefits transactions electronically instead of on paper enrollment applications. Using [ibxpress.com](http://www.ibxpress.com) to submit enrollment data is quick, easy, and accessible to add, change, and delete member benefits information when it's convenient for you.

## Benefits of using [ibxpress.com](http://www.ibxpress.com) for your enrollment transactions:

- No need to mail, fax, or phone in changes and wait for confirmation.
- Only Internet access and basic knowledge of Internet navigation are required.
- You can start sending electronic transactions as soon as you register and receive access to [ibxpress.com](http://www.ibxpress.com).
- Your updates are processed and ready for you to view in 24 hours.
- Your transactions are compared to Enrollment Guidelines as they are entered, to prevent errors.
- The Assign Access tool allows a *super user* (primary administrator) the ability to assign additional access privileges so that benefits information is handled by the appropriate personnel.
- Free solution for small, mid-sized, or large organizations.
- Several forms of training are available to your organization, including:
  - online help, demonstration, and downloadable manual;
  - webcast course;
  - on-site visits for organizations with 100+ contracts;
  - phone support.



Through [ibxpress.com](http://www.ibxpress.com), fully insured customers can take advantage of **eBilling** and **eReconciliation** to further simplify benefits administration tasks.

Make your enrollment changes online then, use **eBilling** to:

- Access your monthly invoice and payment history.
- Examine specific details of an invoice.
- View premium owed for each health plan (PPO, HMO, POS).
- Pay invoices online.

Or use our **eReconciliation** tool to manage both your eligibility and invoicing:

- Update enrollment activity directly from your roster.
- Reconcile your invoice to reflect your up-to-the-minute changes.
- Pay only what you owe.

# www.ibxpress.com EDI portal

(groups with 500+ commercial enrollees)

Electronic Data Interchange (EDI) is a means to exchange information electronically. When using EDI to communicate with Independence Blue Cross, you enter your benefits data into your Human Resource system. Then, an electronic file containing your transactions is created and sent to us via a designated communication protocol. Our secure EDI portal allows you to view the results of your EDI file processing online.

Independence Blue Cross supports three file formats for submitting enrollment content. They are ANSI X12N 834, METS proprietary and HR-XML. Definitions and discussion of each file format are found later in the *EDI File Formats* section of this brochure.

For eligibility file submissions, Independence Blue Cross supports the following communications protocols: Secure FTP and FTP with PGP encryption to transfer eligibility information over the Internet. We also support *Connect:Direct* for customers with an AT&T Global Services account and IBM MQ Series and web services for HR-XML.

## Benefits of using EDI for your enrollment transactions:

- Enter your enrollment data into your HR system. If no discrepancies are identified, there is no need to reenter data into our system.
- Submit high volumes of transactions quickly and accurately.
- View the results of your file and release it for update the same day.
- Correct file discrepancies online.
- Release or delete individual transactions or full file.
- Receive a file summary, reconciling what was received versus what was processed.
- View 13 months of file history.
- Run customized reports on your file processing results or create specific member extracts.
- Receive emails for alerts and exceptions.
- Easily link back to [ibxpress.com](http://ibxpress.com) for access to eBilling and eligibility. (See the *ibxpress.com* section of this brochure for more information on these time-saving tools.)
- Great solution for large organizations, any size organization with a sophisticated IS department, third-party administrators, and HR consultants.
- Free option for organizations with more than 500 enrollees.  
*(Note: Additional cost may be incurred if more than one recurring electronic file is submitted for each customer or if customization is required. Requests from groups with fewer than 500 commercial enrollees will be subject to a testing and maintenance processing fee.)*
- Several forms of training are available to your organization, including:
  - online help, demonstration, and downloadable manual;
  - webcast course;
  - phone support.



# EDI file formats

Independence Blue Cross supports ANSI 834, METS, and HR-XML file formats for submitting EDI enrollment content. Compare the features of each to determine which format may be right for your business.

## ANSI 834

ANSI 834 refers to ANSI ASC X12N 834 Transaction Set. The ANSI 834 is the national EDI standard developed by the ANSI Accredited Standards Committee (ASC) X12 to maintain electronic data exchange standards in the health insurance industry. ANSI 834 is the transaction set used to transfer enrollment information.

### Features of ANSI 834

- Transactions are batched and sent as full or transactional files.
- Confirmation responses are sent the same day.
- Extensive testing ensures successful implementation, which is generally accomplished in 2 to 4 months. (See the *EDI Testing* section later in this brochure.)
- Compliant with HIPAA (Health Insurance Portability and Accountability Act of 1996) specifications for electronic exchange.

For more information on the ANSI 834 transition set and a copy of our *Implementation Guide*, visit the Independence Blue Cross website, [www.ibx.com](http://www.ibx.com), and access the *Employer Resources* link.

## METS

METS is short for Membership Electronic Transfer System. METS is a proprietary flat file format developed by Independence Blue Cross for transferring enrollment content from our clients through electronic transfers.

### Features of METS

- Transactions are batched and sent as or full or transactional files.
- Confirmation responses are sent the same day.
- Streamlined deployment time – typically 1 to 3 months.

For more information on the METS format and a copy of our *Implementation Guide*, visit the Independence Blue Cross website [www.ibx.com](http://www.ibx.com), and access the *Employer Resources* link.

## HR-XML

HR-XML stands for Human Resource – Extensible Markup Language. This open data exchange standard was developed by the HR-XML consortium to enable the automation of human resource-related transactions. Using HR-XML, any company can transact with another without having to establish, engineer, and implement an interchange mechanism to do so.

### Features of HR-XML

- Real-time transmissions: As a transaction is entered into your HR system, it is sent within seconds to Independence Blue Cross.
- Supports individual transactions.
- Transactions are confirmed immediately.
- Extensive testing ensures successful implementation, which is generally accomplished in 3 to 6 months. (See the *EDI Testing* section later in this brochure.)

For more information on the HR-XML format, visit the Independence Blue Cross website, [www.ibx.com](http://www.ibx.com), and access the *Employer Resources* link.



# EDI testing

During implementation for any EDI file format, your Independence Blue Cross deployment team will work with you to create a comprehensive test plan to ensure the success of your electronic communications with us.

Testing will include applicable compliance and format testing. In addition, we will acceptance-test numerous transactions to simulate a true production environment. This will ensure a smooth transition into your EDI process. The more scenarios we test, the greater the likelihood of quality and accuracy.

The following represent a sampling of the required testing scenarios:

- adds (single, spouse, parent and child or children, family contracts, newborn child, over-age dependent, student dependent, COBRA, etc.);
- changes (subscriber last name, address, group-to-group transfer, product line of business: HMO and non-HMO, phone number, etc.);
- terminations (all contract levels, all or some dependents, ancillary product line of business, COBRA, etc.);
- reinstatements (subscriber and/or dependents previously terminated requesting reinstatement; scenarios with and without a lapse in coverage).

## Making the right decision

When it comes to making the right decision for your company's communications needs, choice is a good place to start. And Independence Blue Cross is here to help you take it from there. We can help analyze your resources and explain your options to key players in your organization. We'll make sure your benefits information is kept secure and is transmitted with accuracy — whether you submit to us hourly, daily, weekly, or on your timetable. We're here for you every step of the way.

