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Policies and Benefits

HealthSelect transitions to BlueCross and BlueShield of Texas on September 1

In December, the Employees Retirement System of Texas Board of Trustees selected BlueCross and BlueShield of Texas to serve as the HealthSelect plan administrator for a six-year contract effective September 1. HealthSelect insurance plans cover more than 400,000 participants, including employees and retirees of state of Texas agencies and certain higher education institutions, and their dependents.

State law requires the Employees Retirement System (ERS) to periodically rebid the contract for the HealthSelect third-party administrator (TPA). Rebidding the contract helps ERS ensure that health plan participants and the state are getting the best possible value and service. The TPA plays an important role in the delivery of services and is paid a fee to process claims and manage the provider network, and also manage wellness programs and provide information to members through the HealthSelect website, direct-mail and other channels.

ERS staff determined that BlueCross and BlueShield of Texas (BCBSTX) offered the



best balance of network access, customer service and cost. Until BCBSTX becomes the new TPA on September 1, UnitedHealthcare will continue to serve as the HealthSelect and Consumer Directed HealthSelect TPA.

Because ERS is responsible for the design, enrollment eligibility, the cost of copays, and coinsurance and deductibles for all the health plans in the Texas Employees Group Benefits Program, changing plan administrators will not directly affect contribution rates or out-of-pocket costs.

Most primary care physicians and other current providers will be in the BCBSTX HealthSelect network. To find out if your doctor is in the network, an online provider search tool and contact information will be posted by late May on the BCBSTX website.

If your current doctor isn't in the BlueCross and BlueShield of Texas network, you can continue to see them as a non-network provider. However, if you see a non-network provider, you will pay higher out-of-pocket costs, including an out-of-network deductible in HealthSelect of Texas or a higher deductible in Consumer Directed HealthSelect. It costs much less to see a provider who is in the HealthSelect network.

Prior to the transition, regular updates will be posted on the HealthSelect TPA Transition page of the ERS website. ●