



Automate Your World



eMCS

Membership Collection System



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Through the
Blues' online
Membership
Collection System

*Did you know you can update your Blue Cross Blue Shield of Michigan and Blue Care Network membership records with a few clicks of a mouse? It's true — you now can access our secured electronic Membership Collection System by simply logging in at **bcbsm.com** or **MiBCN.com**.*

It's part of the Blues' commitment to deliver innovative, compelling products and solutions to meet your needs.

Connect directly to our computer system

Our eMCS significantly simplifies administration of your Blues health plans by letting you access and update your membership information directly through your computer. Available from 7 a.m. to 7 p.m. Monday through Friday and from 7 a.m. to 3 p.m. on Saturdays, eMCS:

- Gives you control of your membership records
- Eliminates delays
- Answers your membership questions almost instantly
- Puts an end to the paperwork nightmare

The image shows a screenshot of the eMCS (Membership Collection System) web interface. At the top left, there are logos for Blue Cross, Blue Shield, and Blue Care Network. The top right corner displays 'MCS Membership Collection System'. Below the logos, there is a navigation menu on the left with options like 'Contract Inquiry', 'Claim Inquiry', 'Group Inquiry', 'Add New Contract', 'Cancel Contract', 'Modify Contract', 'Revoke Contract', and 'Transfer Contract'. The main content area is titled 'Add Contract - BCBSM' and includes a sub-section 'Please Enter Information' and 'Add Contract Form'. The form contains two text input fields: 'ContractIDNO*' and 'GroupIDNO*'. Below these fields are 'Create' and 'Clear' buttons. A note at the bottom of the form states '* All items marked with asterisks are required.'

The Blues eMCS is easy to use. You simply select the function you want to perform (add, modify or cancel), and eMCS guides you through the process via drop-down lists, text boxes and field definitions that pop up with the click of a mouse.

An eMCS bulletin board also provides instant messages that appear when you log in, advising you, for example, of upcoming holiday hours.

With eMCS, it's easy to make membership changes

As an eMCS user, you're in control. Our online system:

- Ensures records are always up to date and accurate, because they reflect changes one working day after you make them
- Provides checks and edits
- Uses simple terms, so there's no need to interpret codes
- Eliminates the need to check records, because you can immediately review the changes you make, and you always see the same information we see

No matter what Blues product you have, through eMCS you can:

- Add a new member
- Add a dependent
- Cancel a dependent or an entire contract
- Order replacement ID cards
- Reinstate a member
- Change addresses or other pertinent information
- Change a member from regular to COBRA coverage
- Transfer a member

These additional capabilities are available for our Traditional, PPO and point of service products:

- Add coordination of benefits information
- Add federally-mandated information, such as:
 - Spouse's Social Security numbers
 - Health insurance beneficiary numbers
 - Health insurance claim numbers
- Immediately access:
 - Rates (current and back to two years)
 - Bills (current and back to two years)
 - ID card histories
 - Online benefits description screen

Reasons to use eMCS

The best reason to go with eMCS is that you see your changes in real time as you type them. It's simple, and it helps to eliminate mistakes; eMCS prompts you with messages at the top of the screen as you input information.

For example, you'll receive an error message if you did not complete all the required information before clicking on *Submit*. The text box in question will be highlighted and the cursor automatically appears there. The system won't process the change until you've corrected the information.

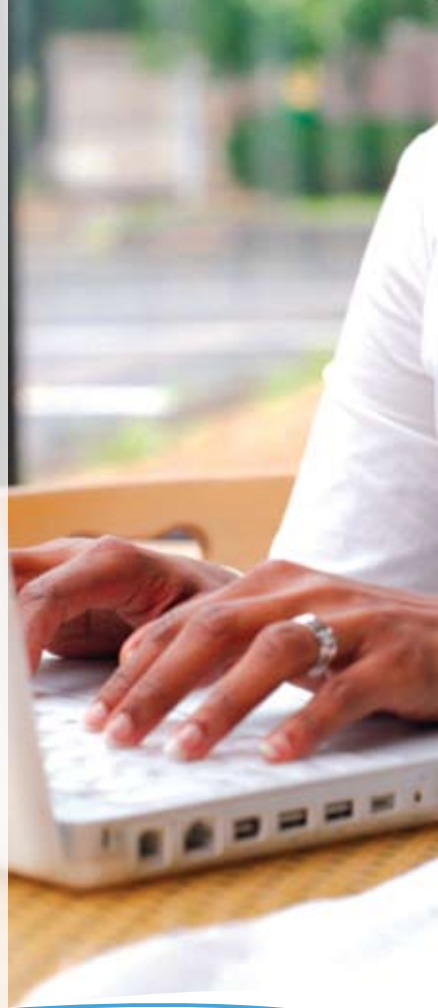
Don't take our word for it...

"I like eMCS. Probably the best thing about it is it allows me to control my own destiny. (BCBSM representatives) are always there when I have questions, and (they) always walk me through whatever I need to make sure it gets done.

"I am truly an advocate of eMCS; I've found it to be a great tool. I use it a couple times a week, doing adds, deletes and changes. It's really easy to use. The dropdown boxes help, and you just plug in your answer. It's user-friendly, and it allows me to make things happen when I need to get them done.

"When you send in paperwork, you always have a question in your mind about whether someone received it or if what you need will get done. And, there's usually a lag time. With eMCS I know it's done, and it makes me look good when I can respond quickly for people who need changes made."

Norm Brady, Vice President of Human Resources,
The Bouma Corporation



And eMCS gives you other great reasons to make your changes. For instance, if you receive an inquiry, you can easily search a member's record to provide a quick answer.

Using eMCS will give you satisfaction because **you** make the changes. Members will appreciate your quick attention to their health coverage needs. You can add your new members immediately, and eMCS will calculate the dates their coverage goes into effect. This will help them avoid claims problems. Your members will also get their ID cards faster. Our mainframe computer reflects your changes the next working day.

We provide ongoing support after registration

Once you've registered to use eMCS, we provide customer support during normal business hours to answer any questions you may encounter.

There are two other ways we provide support: a user manual on the eMCS menu and an eMCS training DVD, should you request one. And, for groups with Traditional, PPO and POS coverage, our field accountants provide onsite orientation with:

- Administrative policies and procedures
- Conducting membership and premium audits
- Resolving paid-to-date or billing issues

Field accountants and the eMCS Web site also provide you with administrative manuals that include Blues membership and billing policies and procedures about:

- Billing statements
- Eligibility
- Medicare secondary payer
- Membership coverage changes
- Enrollment
- COBRA

How to get started

To qualify for eMCS, you need:

- A minimum group enrollment of 10 Traditional, PPO, POS or BCN contracts. Agents can request eMCS access for any size group enrolled in their book of business.
- Your authorized principal administrator* must register through our Web site at **bcbsm.com** or **MiBCN.com**.

You're now in control of your own membership data.

* An authorized principal administrator is someone in your organization authorized to sign legal agreements.



The equipment you need

To use eMCS, you'll need:

- An IBM-compatible personal computer with an Internet connection
- A 1 Ghz minimum processor for optimal response time
- One of the following operating systems:
 - Windows 98, Windows NT 4.0 or Windows ME with 64 MB of RAM
 - Windows 2000 or Windows XP with 128 MB of RAM minimum (256 MB or more recommended)
- Microsoft Internet Explorer version 6.0 or higher
- 28-bit encryption
- Computer screen resolution of 1024 x 768

Let eMCS save you time

Say good-bye to faxing or mailing paperwork.

Get immediate access to membership information.

Other electronic ways to submit membership information

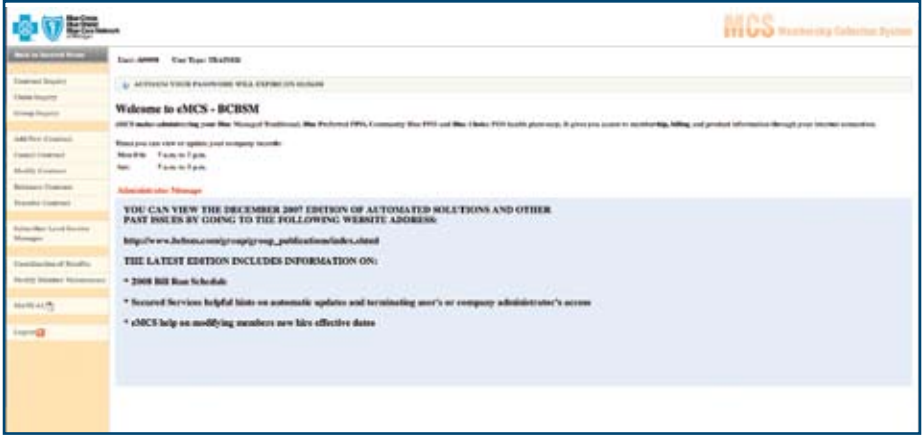
We can help automate membership changes in other ways:

- Transmitting changes via an electronic file in an 834 format. The 834 format is the HIPAA approved industry standard format
- Automating group wide changes, such as benefit changes or new suffixes, via electronic files

If you are interested in either of the above, please contact your marketing representative or independent agent.

Sound good?

Contact your Blues sales representative or independent agent today to learn more about our electronic Membership Collection System. Let us demonstrate this more efficient way of transferring data.



Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

bcbsm.com

MiBCN.com