

# FLEX CARD BENEFIT FOR HOUSEHOLD SUPPORTS

Instructions for Care Coordinators



Updated 11/20/24 (updates shown in red)

Effective 1/1/2024, SecureBlue members who meet eligibility requirements noted below will have \$120/month to put towards approved utilities and rent.

## IMPORTANT INFORMATION

- The Household Supports benefit is administered by CVS and Incomm
- Eligible members will receive a pre-loaded Visa debit card with a monthly allowance of \$120 to pay for utilities and rent
- Utility company and landlord must meet certain qualifications to be eligible for payment
- The member's physical address must match the address on the utility or rent bill
- Benefits do not rollover to the next month (except for Jan 2024)
- Limited to members who have an identified chronic condition validated by Blue Plus medical and pharmacy claims data, and live in the community (including customized living)
- Nursing Home members are not eligible
- Household Support benefit does not count as income or assets and does not impact a member's eligibility for state or federal benefits
- **Funds cannot be retroactively added. Eligibility is dependent on validation of member diagnosis via a medical or pharmacy claim.**

## ELIGIBILITY

Community Members must have one of the following chronic conditions\*

- Cancer
- Cardiovascular Disorders
- Chronic Heart Failure
- Chronic Lung Disorders
- Dementia
- Diabetes
- End-Stage Renal Disease
- HIV/AIDS
- Stroke

\*Members are eligible based on medical/pharmacy claims to Blue Cross. If a member has not received medical care or filled a prescription with Blue Cross for one of the qualifying conditions, they will not appear eligible for this benefit.

CVS receives regular eligibility files. Once CVS receives the eligibility file, it is sent to Incomm to mail the Visa cards. Cards will be mailed within 10 business days after CVS receives the eligibility file.

Care coordinators cannot send referrals for this benefit. Eligibility is determined each month based on claims and Blue Cross records.

Cards will be mailed to all existing eligible members in mid-January or February 2024. Each month, new members (including members new to SecureBlue MSHO) will also be identified for the benefit. Members will receive their debit card the month they become eligible (based on claims to Blue Cross).

## USING THE VISA CARD

Members will need to activate their cards before using by visiting [www.mybenefitscenter.com](http://www.mybenefitscenter.com) or contacting 1-855-788-3466 from 8 AM to 7 PM CT. Please note this number is automated to prompt activation and share card balance. The activation code is their birthdate in a mmddyyyy format.

To pay a bill, the member will provide the Visa debit card information to the utility company or landlord. The utility company or landlord must 1) accept Visa AND 2) be registered with Visa with the correct Merchant Category Code to accept payment for the utility or rent.

To pay their bill, the **Member's physical address must match the address on the utility or rent bill.**

### **MERCHANT CATEGORY CODES (MCC)**

Utilities companies and/or Landlord must have the appropriate Merchant Category Code and accept Visa to accept payment with the Visa debit card. If they are not registered with the correct MCC, payment will be denied. The merchant code is assigned when the landlord or utility provider sets up their credit card payment system with the card processor, Visa. Visa assigns the code based on the type of business the merchant (landlord or utility company) does.

### **Approved Merchant Category Codes:**

#### **Rent:**

- 6513 Real Estate Agents and Managers
- 8050 Nursing, Home Healthcare and Personal Care Facilities

#### **Utilities:**

- 4900 Electric Gas Water and Sanitary
- 4899 Cable, Satellite and Other Pay Television/Radio/Streaming Services
- 4814 Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe-Reading Telephones, and Fax Services
- 4812 Telecommunication Equipment and Telephone Sales
- 5983 Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
- 4816 Computer Network/Information Services and other Online Services such as electronic bulletin board, e-mail, web site hosting services, or Internet access
- 5045 Computers, Computer Peripheral Equipment, and Software
- 9399 Government Services - Not Elsewhere Classified (this code was previously added)

### **RESOURCES**

Members may go to [www.mybenefitscenter.com](http://www.mybenefitscenter.com) or download the OTC Network App to check their benefit balance. Members may also call 1-855-788-3466 from 8 AM to 7 PM CT. Please note this number is automated to prompt activation and share card balance.

Members can speak with a customer service representative by calling 1-855-788-3466 and following the **Pressing 1**.

If you are helping a member access benefits or you are calling CVS on behalf of a member, you must include the alpha prefix on the member's ID (i.e. **MQS80XXXXXX**)

If a member loses their card, call 1-855-788-3466 to request a replacement card (press 1). The previous card will be inactivated by Incomm. A new card will be mailed within 10 days of the request.

My Benefits Center website/app resource guide: [My Benefit Center Guide](#)

### **FAQs:**

[Eligibility](#)

**Does my member qualify for this benefit?** Care coordination delegates will receive lists of members who will receive the debit card. You can also contact your Partner Relations Consultant or [Partner.Relations@bluecrossmn.com](mailto:Partner.Relations@bluecrossmn.com) to verify.

**Can I refer my member for this benefit?** No, we are not able to take referrals for this benefit.

**My member has XX diagnosis. Do they qualify for the benefit?** See above for a list of qualifying conditions. The member will be eligible if they have a doctor's visit or pharmacy claim that is associated with one of the eligible diagnoses and the provider has submitted the claim to BCBS.

**How do I know if my member is eligible or if they will get or have gotten the debit card?** Care coordination delegates will receive lists of members who receive the debit card. You can also contact your Partner Relations Consultant or [Partner.Relations@bluecrossmn.com](mailto:Partner.Relations@bluecrossmn.com) to verify.

**How long will it take for new SecureBlue MSHO members to show as eligible?** The member will become eligible after they have a doctor's visit or pharmacy claim that is associated with one of the eligible diagnoses and the provider submits the claim to BCBS. **Funds are not retroactively added.**

**I think my member should qualify but doesn't. What can I do?** For members who you believe should be eligible based on a documented qualifying diagnosis, please first consult the report of eligible members your agency last received. If a member(s) is not listed on the current eligibility file, please send the following information to your Partner Relations Consultant or [Partner.Relations@bluecrossmn.com](mailto:Partner.Relations@bluecrossmn.com):

- Member's name and ID
- Qualifying diagnosis including date of diagnosis
- Medical professional's documentation of the diagnosis (i.e. clinic chart notes, hospital discharge summary, home care plan of care (485 form), etc)

We will research the member's Blue Cross claims to see if the member qualifies based on the information Blue Cross has received from the member's providers.

**Why hasn't my member been sent a card?** The member will only be eligible if they have a claims history with BCBS. After they have a doctor's visit or pharmacy claim that is associated with one of the eligible diagnoses and the provider submits the claim to BCBS, they will trigger for the benefit.

### Using the card

**What address is the card sent to?** Debit cards are sent to the member's physical (residential) address. We are only able to provide one address to CVS. The physical address is used because this address is also used for the over-the-counter benefit with CVS. We want the member's OTC orders to go to where the member lives vs. a mailing address.

**Can the card be mailed to a different address (i.e. a mailing address or authorized rep)?** Yes, if you need to request a new card to be mailed to a different address, please advise the CVS agent of the mailing address when calling to request a new card. Call 1-855-788-3466 and follow the prompts to replace the card (press 1).

**How does a member request a replacement debit card?** Call 1-855-788-3466 to request a replacement card.

**How does a member use the card?** The prepaid Visa debit card acts like any other debit or credit card. The member can provide the card number and any other requested information to the landlord or utility provider who accepts Visa and is registered with the appropriate merchant category code.

**What can the member use the card for?** Members can use the card for rent or utilities such as electric, gas, water, garbage, cable, streaming services, internet/wifi and phone services.

**What if the member's bill goes to a different address than where the member lives?** The member's physical address must match the address on the utility or rent bill. The mailing address does not impact the benefit.

**What if the member lives in assisted living and their utilities are bundled in their rent or GRH?** Members can use their cards for other approved utilities such as phone, streaming or cable services.

**How does the member know if the landlord or utility company has the correct MCC code?** The merchant should know what their code is with Visa, but if not, they can find out by contacting their card processor (Visa). The member can also review their previous payments on their bank or credit card statements. There may be a category assigned to the payment on their bank or credit card statement.

**Is there a fee to use the card?** The merchant may incur a fee when taking the card. If the merchant has questions, they should contact Incomm at [IndyOperations@incomm.com](mailto:IndyOperations@incomm.com). Incomm will follow up directly with the merchant to answer their questions. The merchant should include a phone number in the inquiry.

For other questions related to this benefit, please contact the Partner Relations Team  
[Partner.Relations@bluecrossmn.com](mailto:Partner.Relations@bluecrossmn.com)