

# FLEX CARD BENEFIT FOR HOUSEHOLD SUPPORTS

Instructions for Care Coordinators



Effective 1/1/2025, SecureBlue members who meet eligibility requirements noted below will have **\$260/quarter** to put towards approved utilities and rent.

## IMPORTANT INFORMATION

- In 2025, the SecureBlue MSHO Household Supports benefit card is **myFlexCard**
  - The myFlexCard is a reloaded Mastercard debit card that can be used like any other credit or debit card
- Members can use the card for rent or utilities such as electric, gas, water, garbage, cable, streaming services, internet/Wi-Fi and phone services
- Eligible members will receive a pre-loaded myFlexCard Mastercard with a quarterly allowance of \$260 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 quarter
- Limited to members who have an identified chronic condition validated by Blue Plus claims data, and live in the community (including customized living)
- Nursing Home members are not eligible
- HUD requires that supplemental benefits received **and used** for rent and utilities (Household Support) must be included in the calculation of income performed by a housing provider or public housing agency
- Household Support benefit does not count as income or assets and does not impact a member's eligibility for Medicaid or other state benefits (see HUD bullet above)
- Funds cannot be retroactively added. Eligibility is dependent on validation of member diagnosis via a medical claim to Blue Plus.

## ELIGIBILITY

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

- COPD
- Diabetes Mellitus
- Essential Hypertension

\*Members are eligible based on a medical claim to Blue Cross validating an eligible diagnosis. If a member has not received care with Blue Cross for one of the qualifying conditions or their provider has not yet submitted the claim, they will not appear eligible for this benefit.

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 2025. 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 DEBIT CARD

Members who receive a debit card must activate the card by following the directions on the card. Log in to [www.myFlexCardMN.com](http://www.myFlexCardMN.com) or call the card activation line at **1-844-210-2175**, TTY 711. Members do not need to create a PIN to use the debit card.

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

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

Since this benefit is provided every three months, members with automated monthly payments should ensure their monthly payment is less than one-third of the quarterly benefit. Alternatively, members can add another payment method to cover any extra amount if needed.

Members may spend the full quarterly amount during one month or spread it out over the quarter.

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

Utilities companies and/or Landlord must have the appropriate Merchant Category Code and accept Mastercard to accept payment with the 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, Mastercard. Mastercard assigns the code based on the type of business the merchant (landlord or utility company) does. **If the utility provider or landlord does not have an approved MCC**, the Care Coordinator or the member may call myFlexCard Customer Service at **1-844-451-1164**, TTY **711**. If Customer Service can verify that the provider/landlord is a legitimate utilities provider or landlord, myFlexCard may be able to add the provider/landlord to accept payment

### **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 (for internet)
- 5045 Computers, Computer Peripheral Equipment, and Software (for internet)
- 9399 Government Services - Not Elsewhere Classified

### **RESOURCES**

Members may reach out to myFlexCard Customer Service at **1-844-451-1164**, TTY **711** for assistance with activating their card, checking the balance on the card, requesting a replacement card, or to speak to a representative for other questions. Customer Service representatives are available Monday – Friday from 8 a.m. to 8 p.m.

Once the card is activated, members may go to **myFlexCardMN.com** to check their benefit balance.

If a member loses their card, they may call **1-844-451-1164**, TTY **711** to request a replacement card. The previous card will be inactivated and a new card will be mailed within 10 days of the request.

### **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. CMS requires that we only offer this benefit to members with chronic conditions. Conditions must be validated by Blue Plus.

**My member has XX diagnosis. Do they qualify for the benefit?** Members who live in the community (not in a nursing facility) and have COPD, diabetes mellitus or essential hypertension qualify. The member will be eligible if they have a medical 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 medical 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.

For MSHO members who say they have an eligible condition for a benefit but are not triggering as eligible (most likely because they use the VA), these members could opt to receive their annual in-home visit from Signify. All SecureBlue members can participate by calling Signify Health at 1-844-226-8218 (TTY 711), 7 a.m. to 7 p.m., Central Time, Monday – Friday and 8 a.m. to 4:30 p.m., Central Time Saturday or visit <https://schedule.signifyhealth.com/home> to schedule. Members may also find more information online at [bluecrossmn.com/medicare-preventive](https://bluecrossmn.com/medicare-preventive).

**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 medical 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 **mailing** address. This is a change from the 2024 cards that were sent to the member's physical address.

**Can the card be mailed to a different address (i.e. an authorized rep)?** Yes, to request a new card to be mailed to a different address, call Customer Service at **1-844-451-1164**, TTY **711**. Customer Service representatives are available Monday – Friday from 8 a.m. to 8 p.m.

**How does a member request a replacement debit card?** call Customer Service at **1-844-451-1164**, TTY **711** or visit [myFlexCardMN.com](https://myFlexCardMN.com)

**How does a member use the card?** The prepaid 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 Mastercard 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/Wi-Fi 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.

**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, internet, 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 Mastercard, but if not, they can find out by contacting their card processor (Mastercard). 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.

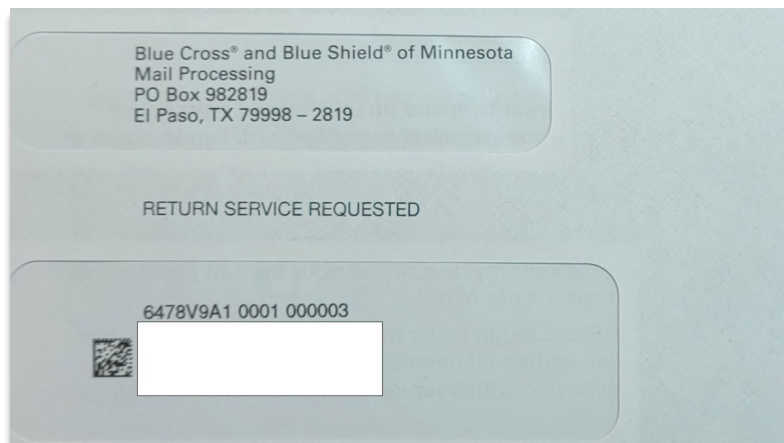
**What if the utility provider or landlord does not have an approved MCC?** Call Customer Service at **1-844-451-1164**, TTY **711**. If Customer Service can verify that the provider/landlord is a legitimate utilities provider or landlord, myFlexCard may be able to add the provider/landlord to accept payment.

**Does the member have to spread the amount out over the quarter, or can they use their full amount to cover one month's bills?** Members can use their benefit how they wish during the quarter. They can use their full amount in one month or spread it out over the quarter.

**What if the member has bills on autopayment and there isn't enough money on the card to cover the cost of all 3 months?** Members with automated monthly payments should ensure their monthly payment is less than one-third of the quarterly benefit or members can add another payment method to cover any extra amount if needed.

**How does the card impact HUD benefits?** HUD has issued guidance that they will count household supports benefits received and used for rent and utilities in the calculation of income performed by a housing provider or public housing agency. Any benefits other than used rent and utilities, or unused benefits (e.g. any portion of the Flex Card amount that is unspent and the member loses at the end of the month/quarter or plan year) should **not** be counted in the family's income calculation. For more information, see the FAQs linked here: <https://www.huduser.gov/portal/publications/FAQ-Medicare-Advantage-Supplemental-Benefits.html>.

### Card Carrier and Card Images



Blue Cross® and Blue Shield® of Minnesota  
Mail Processing  
PO Box 982819  
El Paso, TX 79998 – 2819



<< Member Name >>  
<< Address >>  
<< City, State, Zip >>

### IMPORTANT BENEFIT INFORMATION

## Your myFlexCard has arrived!

As part of your Blue Cross and Blue Shield of Minnesota and Blue Plus plan, you're eligible for a quarterly<sup>1</sup> Household Support allowance to apply towards utilities and rent.

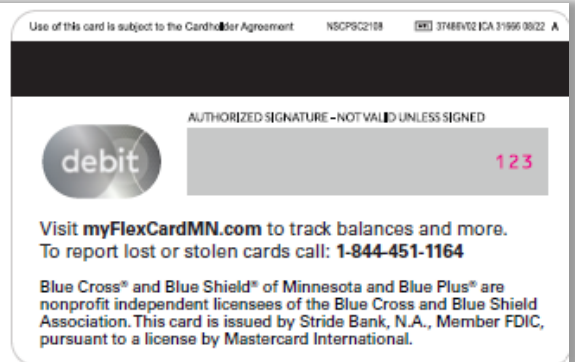
For more information, see the back side of this letter. You can also visit [myFlexCardMN.com](http://myFlexCardMN.com) or call 1-844-451-1164, TTY 711.

Activate your card on or after  
your coverage begins.

### TO ACTIVATE CARD:

Log in to  
[myFlexCardMN.com](http://myFlexCardMN.com)

or call the card activation line at  
**1-844-210-2175, TTY 711**



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