



BlueLinks... eNews for Brokers and Consultants

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Welcome

August 2008

Dear Business Partner:

While summer means rest, relaxation, and reflection for many, it's a period when Blue Cross Blue Shield of Massachusetts is actively involved in planning for the next year. In this month's **BlueLinksSM**, we discuss Blue Cross Blue Shield of Massachusetts' second quarter 2008 financial results, which are attributable in no small measure to your efforts.

Also included is a reminder regarding important information about PPO Out-of-Network Reimbursement: Usual and Customary Fee Schedules as well as benefits administration for non-participating PPO radiology, anesthesiology and pathology services in PPO participating hospitals.

We also continue to report on the activities of the Partnership for Healthcare Excellence and their influential efforts to improve care for everyone in the Commonwealth.

Finally, to help ensure that you remain informed about our plans, benefits, broker compensations, and what's in store for 2009, we provide a schedule for our Fall 2008 Broker Training. We hope that you will join us on the date that is most convenient for you.

If you have any questions or comments, please don't hesitate to share them with your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In this issue of BlueLinks eNews:

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Second Quarter 2008 Earnings Announcement

Today, we reported our second quarter 2008 financial results. We could not have achieved these results in today's competitive environment without your ongoing dedication and support. We appreciate the opportunity to continue serving you and your clients.

For details about our second quarter results, please read our recent [press release](#). If you have any questions, please contact your Account Executive.

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PPO Out-of-Network Reimbursement: Usual and Customary Fee Schedule

Implementation

Effective January 1, 2009, the out-of-network coverage for non-preferred physicians and other covered non-preferred professional providers for our Blue Care[®] Elect and Preferred Blue[®] PPO plans will change to include the application of a usual and customary fee schedule. This change will affect new sales and existing PPO customers on renewal dates beginning on and/or after January 1, 2009.

Currently, when a member in one of these plans receives services from a non-preferred provider that is not part of our PPO network, Blue Cross Blue Shield of Massachusetts makes claim payments based on the provider's charges. Beginning January 1, 2009, claim payments for most non-preferred physicians and other covered non-preferred providers will be calculated based on the lesser of the provider's actual charge or the Blue Cross Blue Shield of Massachusetts' standard indemnity fee schedule. In instances when a provider's charges are more than the standard indemnity fee schedule, the member will be responsible for the difference plus any applicable cost-sharing amount. (Note: This change will not affect claim payments for services received outside of Massachusetts from a provider that participates with the local BC and/or BS plan.)

If you have any questions about this change, please contact your Account Executive.

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Blue Care Elect and Preferred Blue Non-Participating PPO Radiology, Pathology, and Anesthesiology Benefits Administration as of January 1, 2009

Effective January 1, 2009, all Blue Care Elect and Preferred Blue PPO members will receive in-network benefits when covered services are furnished by a non-preferred hospital-based anesthesiologist, pathologist or radiologist while at a preferred hospital. Blue Cross and Blue Shield will use the health care provider's actual charge to calculate these benefits. Blue Cross and Blue Shield will pay the subscriber directly for these services. It is the responsibility of the subscriber to pay the provider.

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Partnership for Healthcare Excellence Campaign Focuses on Medication Safety and Infection Prevention

The Partnership for Healthcare Excellence—an organization seed-funded by Blue Cross Blue Shield of Massachusetts—continues its grassroots campaign in three target markets, including New Bedford, Worcester, and Beverly/Salem, to help patients play a greater role in their own health care.

So far, their efforts have engaged town officials, local hospitals, health care centers, and community organizations in each market, providing helpful tips about medication safety, such as checking medicine labels and keeping up-to-date lists of all medicines. The Partnership is also teaming up with CVS Pharmacy to display fact sheets in 330 CVS stores statewide. In-

store public service announcements will also air, encouraging patients to double-check their prescriptions at the pharmacy to ensure they received the correct medications.

The campaign will also bring focus to infection prevention, with tips about what health care consumers can do at home, in the hospital, and in the community to prevent the spread of infection. Examples include washing hands with soap and water, asking the doctor or nurse if they've washed their hands; and finishing antibiotics as prescribed so an infection doesn't come back stronger.

The grassroots campaign aims to get people the information they need to help improve the quality of the care they and their families receive. A companion print, radio and outdoor advertising campaign is set to run through December in the three target markets.

As part of the campaign, the Partnership is also piloting a program with EMC, a major employer headquartered in Worcester, to bring these tools directly to their staff. With this program, EMC is leading the way to engage their employees to become more active in improving the quality of their health care.

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Save the Date...Fall 2008 Broker Training

Please save the date for Fall Broker Training. Formal invitations will follow but sessions are scheduled as follows:

Boston, Landmark Center

- Tuesday, October 28
 - 1:30-4:00
- Wednesday, October 29
 - 9:00-11:30
- Wednesday, October 29
 - 1:30-4:00

Holyoke, Holiday Inn

- Thursday, October 30
 - 9:00-11:30

Westborough, Doubletree Hotel

- Thursday, October 30
 - 1:30-4:00

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Second Quarter 2008 Earnings Announcement

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