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Welcome

April 2008

Dear Business Partner:

In our ongoing efforts to keep our members, partners, and brokers abreast of developments at Blue Cross Blue Shield of Massachusetts, this April edition of eNews details an update on plan changes and our updated GetBlueMA.com acquisition destination.

We are also pleased to announce the availability of an online Personal Health Record for members, easily accessed through our bluecrossma.com website, which represents a safe, secure, exciting way for members to maintain a record of their personal health history and to review their personal claims data. We honor Dana-Farber Cancer Institute with our second annual Health Care Excellence Award; and finally, we update Minimum Creditable Coverage and its impact on our family of plans, especially our Medicare supplement plans.

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

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Plan Modifications

We wanted to remind you about two new and two modified plans that are available for your clients with effective dates on or after July 1, 2008, except where noted below.

The plan changes are part of our effort to give you a comprehensive product portfolio that meets the changing health coverage needs of your clients.

All of these plans are available to individuals and groups directly from Blue Cross Blue Shield of Massachusetts. In addition, these plans have also been given the Seal of Approval from the Commonwealth Health Connector for July 1, 2008, effective dates.

New Plans:

HMO Blue[®] Premium – A new HMO Blue plan with \$15/\$25 office visit copays and \$100 inpatient and outpatient hospital copays. The plan has premiums approximately 6 percent less than the HMO Blue \$10 and is available for July 1, 2008, effective dates.

HMO Blue Value with BasicRx – This plan combines our popular HMO Blue Value medical benefits with our BasicRx pharmacy benefit

design. BasicRx includes our BlueValue RxSM formulary, \$15 copay on Tier 1 medications, and \$250/\$500 pharmacy deductible and 50 percent co-insurance on Tier 2 and Tier 3 medications. This new plan has premiums that are approximately 4 percent less than our existing HMO Blue Value with prescription drug coverage and is available as of April 1, 2008.

Modified Plans:

Access BlueTM Enhanced Value – We are modifying the standard pharmacy benefit design for all accounts to the BasicRx pharmacy benefit design. BasicRx includes our BlueValue Rx formulary, \$15 copay on Tier 1 medications, and a \$250/\$500 pharmacy deductible and 50 percent co-insurance on Tier 2 and Tier 3 medications. Available for new accounts and renewals on or after July 1, 2008.

HMO Blue Basic Value – We are modifying the standard version of this plan by adding a \$250/\$500 plan-year medical deductible and changing the pharmacy benefits to the BasicRx pharmacy benefit design. BasicRx includes our BlueValue Rx formulary, \$15 copay on Tier 1 medications, and a \$250/\$500 pharmacy deductible and 50 percent co-insurance on Tier 2 and Tier 3 medications. Available for new accounts and renewals on or after July 1, 2008.

To learn more please see our [Plan Modifications Chart](#). Copies of the benefit summaries for these plans are available in the [Broker Resources](#) section of bluecrossma.com. If you have questions, please contact your Account Executive.

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GetBlueMA.com

At Blue Cross Blue Shield of Massachusetts we're proud to offer you and your clients the broadest range of health plan choices to meet their coverage needs and budget.

To make it easier to Get Blue, we're reaching out to individuals and small groups with an update of our successful Get Blue platform. Visit getblue.com to see updates to this acquisition-focused destination.

Get Blue represents a terrific opportunity to our Blue Cross Blue Shield of Massachusetts broker community and we look forward to working with you as this campaign grows and evolves.

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Personal Health Record

Overview

Blue Cross Blue Shield of Massachusetts is pleased to make available to all members a confidential on-line personal health record (PHR), accessed easily at www.bluecrossma.com through [Member Self Service](#). The PHR, developed by WebMD®, organizes claims and self-reported information according to visits, conditions, medications, allergies, surgeries, immunizations, and tests, allowing members to better manage their health care.

About the Personal Health Record (PHR)

- Members access the PHR from the MyBlueHealthTM section of the [Member Self Service](#) function on our website
- Medical and pharmaceutical claims filed with Blue Cross Blue Shield of Massachusetts over the last two years—including procedures, conditions, and medications—are imported into the member's PHR
- WebMD safeguards the information in the PHR against unauthorized access using security technologies including firewalls, intrusion detection systems, and secure server access. The privacy statement is available on the **MyBlueHealth** section of the member website
- All imported information is translated using the WebMD Consumer Health Thesaurus (CHT), so that a commonly used term is displayed with its corresponding clinical term
- Certain sensitive diagnoses (e.g., treatment of HIV and AIDS-related diseases and behavioral health disorders) are excluded from the member's PHR
- Claims that are pending, in the process of adjudication, or in dispute may not be imported

Benefits of the PHR

A complete PHR helps members become more informed and take control of their own health and wellness. Members can print a copy or share their PHR with any provider or specialist to give them a better understanding of the member's health history. Both the member and provider can make more informed health care decisions together. By using a PHR, a Blue Cross Blue Shield of Massachusetts member can:

- **Decide** what information to store, who has access to it, and under what circumstances the information may be used, subject to the terms of the WebMD privacy statement

- **Identify** potentially harmful interactions between medications, herbs, vitamins, and allergies
- **Combine** fragmented medical information from multiple sources into one secure location
- **Track self-reported lab test results** and other measurements such as weight, blood pressure, and cholesterol levels
- **Receive** immunization reminders
- **Prepare a pre-visit questionnaire** for a visit with a health care provider that will allow the member to gather more than 30 minutes' worth of information into an average 7-minute visit.

How to Access the PHR

To access their PHR, a member must:

1. Call Member Service at **1-866-822-0570** and request to activate their PHR. (It will be populated with up to two years of claims and pharmacy data. The initial claims load may take from one to three weeks, but will then be updated weekly with any new claim information available).
2. Go to www.bluecrossma.com. Log onto [Member Self Service](#) with their user ID and password or initiate a registration if not already an active user. The member must be a registered user of Member Self Service to access the **MyBlueHealth** website.
3. Click on **MyBlueHealth** using the left-hand navigation (with the red apple icon).
4. Click on **MyBlueHealth: Online Tools for a Healthier You** (red apple icon).
5. Click on **Continue**. Click on **Personal Health Record (PHR)**. There are multiple links on this page. WebMD will send an e-mail once the claims information is available for viewing.

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2nd Annual Health Care Excellence Award

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS HONORS DANA-FARBER CANCER INSTITUTE WITH 2nd ANNUAL HEALTH CARE EXCELLENCE AWARD

Dana-Farber's innovative approach to patient and family-centered care seen as industry best practice

On April 14, 2008, Blue Cross Blue Shield of Massachusetts announced that **Dana-Farber Cancer Institute has been selected as recipient of its second annual Health Care Excellence Award. The recognition comes with a \$100,000 award.**

The award, which was **created to recognize exceptional achievement in improving the safety and effectiveness of health care in Massachusetts**, will be presented to Dana-Farber Cancer Institute at a luncheon sponsored by Blue Cross Blue Shield of Massachusetts that will bring together local and national leaders to explore the critical elements of increasing health care affordability through improved quality of care.

A notable panel of health experts cited Dana-Farber's patient- and family-centered care model as a best practice for engaging and empowering patients and their families in every aspect of care throughout the organization, from the bedside to the boardroom. As part of this effort, Dana-Farber has implemented team training techniques to give patients and families the permission, power, and tools to be integral and effective members of the health care team, creating opportunities for dramatically safer, more effective care.

"One of the ways to improve our health care system is to recognize and support organizations that can guide us to exceptional achievement in creating and implementing innovative programs and partnerships," said Cleve Killingsworth, Blue Cross Blue Shield of Massachusetts' Chairman, President, and Chief Executive Officer. "Dana-Farber has transformed the delivery of care through their entire organization with their model of patient- and family-centered care, which encourages collaboration, communication, and engagement—activities that are critical to ensuring that the quality of health care in Massachusetts remains of the highest standard."

"Too often, efforts to improve quality in hospitals fail to involve patients and families," said Andrew Dreyfus, Blue Cross Blue Shield of Massachusetts' Executive Vice President of Health Care Services. "Dana Farber has included the voice of patients and families in this successful model that is not only transforming the delivery of care at Dana-Farber but providing a blueprint for other health care delivery systems to follow."

More than 30 health care organizations throughout Massachusetts submitted nominations for the Health Care Excellence Award—part of a broad commitment by Blue Cross Blue Shield of Massachusetts to work with key stakeholders to ensure that the health care system consistently delivers safe and effective care.

The selection committee, comprised of local and national leaders in health care delivery, business, and quality and safety included the following experts: Maureen Bisognano, EVP and COO, Institute of Healthcare Improvement; Lee A. Carter, Chairman, Board of Trustees, Cincinnati Children's Hospital Medical Center; Andrew Dreyfus, EVP, Health Care Services, Blue Cross Blue Shield of

Massachusetts; Lucian Leape, M.D., Adjunct Professor of Health Policy, Harvard School of Public Health; Sr. Mary Jean Ryan, President & CEO, SSM Health Care; Richard Shannon, M.D., Professor of Medicine, University of Pennsylvania; and Frederica Williams, President & CEO, Whittier Street Health Center.

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Update on Minimum Creditable Coverage

On January 15, 2008, the Division of Insurance issued a bulletin with requirements for carriers to disclose an insured health plan's Minimum Creditable Coverage (MCC) status and whether the health plan satisfies the individual coverage mandate of Massachusetts' Health Care Reform Act. The bulletin provided standards for disclosing whether a health plan meets or does not meet the Commonwealth's January 1, 2009, MCC standards. This information will be added to our evidence of coverage materials that are issued to subscribers enrolled in insured health plans.

Senior Plans

In the past, we provided information detailing Minimum Creditable Coverage (MCC) standards and how they apply to senior plans. We explained that under MCC regulations, Medicare (Medicare Part A and Medicare Part B) meets MCC standards.

Medicare supplement plans, as stand-alone plans, do not meet MCC standards, as these plans do not cover benefits in full, but only supplement the benefits provided under original Medicare. This includes plans such as Medex[®], Managed Blue for Seniors[™], and carve-out plans. We are required to include a disclosure notice as part of the subscriber's evidence of coverage indicating that supplementary plans, on their own, do not meet MCC standards. Please direct any questions to your Account Executive.

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GetBlueMA.com
<http://www.GetBlueMA.com>

Blue Cross Blue Shield of Massachusetts
<http://www.bluecrossma.com>

Plan Modifications Chart
http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/plan_modifications_chart.pdf

BlueLinks for Brokers – Broker Resources
<http://www.bluecrossma.com/bluelinks-for-brokers/index.html>

Member Self Service
<https://www.bluecrossma.com/member/service>

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