

December 2007

**BlueLinks... eNews for Brokers and Consultants**

FROM BLUE CROSS BLUE SHIELD OF MASSACHUSETTS



Sold Case Calendar



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**BlueLinks...**
for Employers

Welcome

December 2007

Dear Business Partner:

At Blue Cross Blue Shield of Massachusetts, we appreciate the dedication and insight you contribute to the Commonwealth's health care marketplace. That's why in this issue of *eNews*, we are pleased to extend to you an exciting new business opportunity to sell group and voluntary life, AD&D, and Short- and Long-term Disability products underwritten by US Able Life. These products will be available to companies in Massachusetts with two or more employees through the newly created Blue Cross Blue Shield of Massachusetts subsidiary, Indigo Insurance Services (Indigo), LLC.

As health care reform initiatives in Massachusetts continue to take shape, we share some important updates regarding Health Care Access "Technical Corrections" Bill, 1099 Health Care Reform Statements, and Minimum Creditable Coverage (MCC) for Medigap Plans.

Additionally, we are proud to be recognized once again as one of America's five best health plans.

Also in this issue, you'll read about changes to our pharmacy benefit for 2009, our portable Medicare Advantage Private Fee-for-Service plan, Blue Medicare PFFSSM, behavioral health coverage enhancements, a new partner for stop-loss coverage, our new member email capture initiative, and updates to the Blue Care Connection[®] Program.

Finally, we announce changes to our Evidence of Coverage delivery method.

As always, please don't hesitate to share any ideas or concerns with your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In this issue of BlueLinks eNews:

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Ancillary Insurance Products Available through Indigo Insurance Services, LLC.

As part of our 2007–2009 Corporate Strategic Plan, we identified the need to provide our customers and business partners with additional products and services to complement our quality core medical and dental offerings.

Please see the [letter from Tim O'Brien](#) announcing Indigo Insurance Services, LLC. In addition, to learn more about Indigo Insurance Services, please access the [online presentation](#) or contact your Account Executive.

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Health Care Reform Updates

Health Care Access “Technical Corrections” Bill

The Health Care Access “technical corrections” bill was signed by Governor Deval Patrick on November 29, 2007, and is now Chapter 205 of the Acts of 2007. The Governor made no substantive changes to the version passed by the Legislature, but did add an emergency letter making changes to the bill effective immediately, unless specified otherwise. Key provisions in the new law include:

- Health Disparities Council membership: Health care reform made the Special Commission on HealthCare Disparities into a permanent council within EOHHS. A seat was added for Blue Cross Blue Shield of Massachusetts per our request. (The Massachusetts Hospital Association and Harvard School of Public Health were also added per their requests.) The Council is charged with making recommendations regarding the reduction and elimination of racial and ethnic disparities in health care and health outcomes within Massachusetts. In addition to the various diseases or illnesses that disparately impact racial and ethnic groups, the Council will also address diversity in the health care workforce (e.g., doctors, nurses, and physician assistants), and will make recommendations on methods to increase diversity in the health care workforce. The Council also expects to make recommendations on other matters impacting and relevant to health disparities, including the environment and housing.
- For the purpose of clarification, the bill replaces the words “following loss of dependent status under the Internal Revenue Code” with “after the end of the calendar year in which such persons last qualified as dependents under 26 USC 106” (effective January 1, 2008).
- Extends Young Adult Plan eligibility to 18 year olds (now includes ages 18 to 26); previously it had been limited to those between ages 19 and 26. This went into effect on November 29, 2007.

1099 Health Care Reform Statements Update

As previously discussed (July *IAI*), carriers are required to issue the 1099-HC statement to all fully insured subscribers. Employers that self-fund their health plan are required to issue the statements to their employees or arrange for the carrier to provide the service. In an effort to ensure all Blue Cross Blue Shield of Massachusetts subscribers receive the appropriate 1099-HC form mandated by the Health Care Reform Act for inclusion with their 2007 income tax returns, Blue Cross Blue Shield of Massachusetts has elected to issue 1099-HC statements for 2007 to all subscribers residing in Massachusetts, whether covered by a fully insured or an employer’s self-funded plan. This includes subscribers that are enrolled in health plans that are both fully insured and self-insured as well as those in direct pay plans. The forms will be issued by Blue Cross Blue Shield of Massachusetts prior to January 31, 2008. There will be no specific additional fee for this service for 2007.

Minimum Creditable Coverage (MCC)—Update for Medigap Plans

As we have previously communicated (October *IAI*), as of January 1, 2009, Massachusetts residents will need to have health coverage that meets the Minimum Creditable Coverage (MCC) requirements established by the Commonwealth Health Insurance Connector in order to be considered to have met the individual mandate for health coverage. Blue Cross Blue Shield

of Massachusetts has determined and will be communicating with all of our employer groups which of its health plans would meet or not meet MCC requirements.

We are providing an update to inform you that all Blue Cross Blue Shield of Massachusetts Medigap plans will be deemed MCC compliant according to the January 1, 2009, requirements. The reasons why Blue Cross Blue Shield of Massachusetts Medigap plans meet MCC requirements are explained below.

The Commonwealth of Massachusetts has stated that Medicare (Medicare Part A and Medicare Part B) is considered to meet the MCC requirements. Medigap plans, as standalone plans, do not meet MCC as these plans do not cover benefits in full, but only supplement the benefits provided under original Medicare. This would include plans such as Blue Cross and Blue Shield's Managed Blue for Seniors™ and Medex® plans.

However, according to state Medigap regulations, Blue Cross Blue Shield of Massachusetts may not sell a Medigap plan to anyone that is not concurrently enrolled in Part A and Part B of Medicare. Based on this prerequisite, Blue Cross Blue Shield of Massachusetts considers its Medigap products (Medex and Managed Blue for Seniors) MCC compliant because all Medigap products are required to be combined with an MCC-compliant plan (Medicare Part A and Medicare Part B).

New Partner for Stop-Loss Coverage

We are pleased to announce that effective January 1, 2008, Blue Cross Blue Shield of Massachusetts will be partnering with Health Reinsurance Management Partnership (HRMP) to administer certain services for Stop-Loss coverage. This new partnership will allow us to expand upon the Stop-Loss services we provide today including providing coverage for our clients that offer multiple carriers and providing coverage for "run-in" claims for new business.

HRMP is located in Danvers, Massachusetts and specializes in providing reinsurance, administrative, and consulting solutions for the group accident and health market.

If you have questions about the new partnership, please contact your broker or Account Executive.

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Licensed Marriage and Family Therapists

Licensed Marriage and Family Therapists (LMFTs) are mental health professionals trained in psychotherapy and family therapy, and are licensed to diagnose and treat mental and emotional disorders within the context of marriage, couples, and family systems.

Blue Cross Blue Shield of Massachusetts has been working with the Massachusetts Association for Marriage and Family Therapy to develop a plan to add LMFTs to our behavioral health network in Massachusetts. Once implemented, services rendered by these professionals will be covered under the Mental Health benefit offered through Blue Cross Blue Shield of Massachusetts.

We will be providing an update in the March *eNews* as to the effective date of the availability of these new providers in our network.

If you have questions about the Licensed Marriage and Family Therapists (LMFTs), please contact your broker or Account Executive.

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One of America's Five Best Health Plans

Blue Cross Blue Shield of Massachusetts is again listed among the five best commercial health plans nationwide, according to rankings by the US News/NCQA America's Best Health Plans™ 2007. Blue Cross Blue Shield of Massachusetts is fourth among all Commercial plans and second among all Medicare plans.

The Commercial ranking is unchanged from a year ago, while the Medicare ranking is a jump from ninth in 2006.

NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

If you would like to learn more about NCQA Rankings, contact your Account Executive.

"America's Best Health Plans" is a trademark of *US News & World Report*."

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New Medicare Options for Group Retirees

Beginning in January 2008 Blue Cross Blue Shield of Massachusetts will offer a new, portable Medicare Advantage Private Fee-for-Service plan, Blue Medicare PFFS. Our lowest cost Medicare Advantage health plan is available to individual Medicare beneficiaries in the general marketplace and to covered group retirees of Massachusetts-based employer and union groups. Eligible group individuals may live anywhere in the U.S. and access plan services nationwide as long as providers observe the plan's payment terms. Worldwide emergency services are exempt from the payment terms requirement.

For eligible group plans, additional coverage options are available for prescription drugs and select medical benefits. There is also a Blue Medicare PFFS plan with prescription drugs and enhanced health promotion programs and eyewear benefits available for eligible groups offering the plan on a non-contributory basis.

If you have questions about Blue Medicare PFFS, please contact your broker or Account Executive.

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Pharmacy Benefit Exclusion

As of January 1, 2009, all drugs in the therapeutic class of non-sedating antihistamines will be excluded from our pharmacy benefit coverage in a one-day change. At that time, formulary exceptions, including those previously approved, will no longer be available for this class of medications. As a reminder, as of January 1, 2008, all covered non-sedating antihistamines (Allegra,[®] Allegra D,[®] Fexofenadine) will be moved to non-covered status and coverage will only be available through an approved formulary exception request through December 31, 2008.

We are making this change due to the wide availability of several non-sedating antihistamine products over-the-counter without prescription, which now includes Zyrtec,[®] as recently announced by the FDA. Although the benefit exclusion will not take effect until January 1, 2009, we are communicating this now because Blue Cross Blue Shield of Massachusetts benefit information and coverage plans will be updated to include notice of this future change beginning on January 1, 2008. Language will be added to subscriber certificates and benefit descriptions indicating this change will occur as of January 1, 2009. This benefit exclusion will not apply to Medex, Medicare Advantage Plans, Managed Blue for Seniors, or closed non-group indemnity plans. Members who are taking a non-sedating antihistamine through a formulary exception will be notified of this change via letter no later than November 1, 2008.

If you have questions about pharmacy benefit exclusions, please contact your Account Executive.

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Blue Care Connection[®] Program Updates for 2008

To help our members with asthma better manage their health, beginning in January 2008, our Blue Care Connection health management program will expand to include Asthma management. This program is designed to improve members' quality of life and support the physician-patient relationship and plan of care. This program will include both pediatric and adult members, and like our other disease management programs, will provide educational tools that allow members to take a more active role in their own health.

The program is designed to:

- Educate members to identify and manage their triggers
- Foster adherence to a medication regimen
- Encourage members to work with their providers to create and use an action plan
- Educate parents and children about triggers, medications, and creation of an action plan for our pediatric program participants

Additionally, as of January 31, 2008, The Blue Care Connection program will no longer include Depression management as a standalone program. Blue Cross Blue Shield of Massachusetts is continuing to develop innovative programs to support our members with behavioral health concerns. Members who were participating in the Depression program may receive a follow-up call from a Blue Cross Blue Shield of Massachusetts behavioral health case manager, who can support the member in developing a plan of care. These members will also receive a letter notifying them of the conclusion of the program, and may be invited to join other health management programs in the future, if appropriate.

If you have any questions about the Blue Care Connection program, please contact your Account Executive.

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Member Email Capture

Beginning with the mailing of *Healthy Times* to over 900,000 Blue Cross Blue Shield of Massachusetts members, we're embarking on the first steps to collect email addresses from our subscribers who choose to opt in and provide this information. We are offering Blue Cross Blue Shield of Massachusetts subscribers the opportunity to register their email address on a dedicated, secure website, www.bluecrossma.com/email, that was launched November 30 to facilitate collection of member email addresses. For those who access the site, we are offering topical information of interest to members, as well as a discount on the Philips Sonicare® E5300 power toothbrush. Members actively opt in to receive communications via email, and provide information on their health interests to enable more relevant, personalized communications in the future. We will also be using other points of contact with our subscribers to invite them to opt in and provide their email address information.

If you have any questions about the Email Capture program, please contact your Account Executive.

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Changes to Evidence of Coverage Delivery Method

Starting, January 1, 2008 we will begin directing our fully insured subscribers to our website in order to obtain certain information included in the Evidence of Coverage, including subscriber certificates, riders, and other relevant plan information. This process will replace our current process of mailing hard copies of these materials at enrollment or renewal. We will send all of our insured medical subscribers a letter stating their premium costs, along with instructions about what information they can access at our website and how to view and download their policy. Insured Medical members can view and print relevant information by registering and logging into the **Member Self Service** feature of our website. If preferred, insured members can request a hard copy by calling a toll-free number at any time. We will provide a hard copy Evidence of Coverage to the representative for each fully insured employer group with two or more employees for reference.

If you have any questions about the delivery of the Evidence of Coverage information, please contact your Account Executive.

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If the above links are not functioning in your email, copy and paste the URLs listed below into a browser window:

Letter from Tim O'Brien:
http://clients.partnersandsimons.com/bcbsma/BCBSMA_Emails/2007/BROKER_Emails/Blinks_12Dec07/Timletter.pdf

Indigo Insurance Services online presentation: <http://www.brainshark.com/bcbsma/vu?pi=216876853>

Register emails: www.bluecrossma.com/email/

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