

March 2008


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

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## Welcome

March 2008

Dear Business Partner:

At Blue Cross Blue Shield of Massachusetts we pride ourselves on keeping our members, partners, and brokers abreast of developments within our organization. In this edition of eNews, we detail the changes to our product portfolio effective July 1, 2008, including the addition of HMO Blue<sup>®</sup> Premium, a new copay-based HMO plan that offers comprehensive coverage at a lower premium than our HMO Blue \$10.

This issue contains new information about broker bonus enhancements for ancillary products. We give you an overview of our Voluntary Blue plan, which provides health care coverage on a pre-tax basis for part-time employees under an account's Section 125 plan. You will learn about the exclusion of non-sedating antihistamines (Allegra<sup>®</sup>, Zyrtec<sup>®</sup>) from our formulary effective at the end of this year, and the elimination of the Blue Health Coach<sup>SM</sup> component of our FitBlue<sup>SM</sup> weight management program.

Updates to Minimum Creditable Coverage and its impact on our family of plans, especially our Medicare supplement plans, is also explained. In other senior news, we are pleased to announce the expansion of our Medicare Advantage provider network, which makes it one of the largest networks available to individuals and retiree groups in the Commonwealth.

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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## Product Modifications

At Blue Cross Blue Shield of Massachusetts, our comprehensive product portfolio provides many options to meet the various health coverage needs of employer groups in Massachusetts. As part of our ongoing effort to give you the most cost-effective coverage options for your clients' employees, we are adding two new plans and modifying two existing plans.

Highlights of the plan changes are:

### 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 Rx formulary, as well as a \$250/\$500 pharmacy deductible and 50% 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 Blue Enhanced Value** – We are modifying the standard pharmacy benefit for all accounts to the BasicRx pharmacy benefit design. BasicRx includes our BlueValue Rx formulary and a \$250/\$500 pharmacy deductible and 50% 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 medical deductible and changing the pharmacy benefits to the BasicRx pharmacy benefit design. BasicRx includes our BlueValue Rx formulary, as well as a \$250/\$500 pharmacy deductible and 50% 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 [Product Modifications Chart](#). Copies of the benefit summaries for these products are available in the Broker Resources section of [bluecrossma.com](http://bluecrossma.com). If you have questions, please contact your Account Executive.

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## Broker Bonus Enhancements for Ancillary Products Sold Through Indigo

With the formation of Indigo Insurance Services, we are pleased to provide you with competitive products, rates, compensation, and a one-stop-shopping experience, all with the administrative ease and high level of service you've come to expect on the sale of group term life, voluntary life, AD&D, as well as short and long term disability.

Indigo's exciting new ancillary product offerings have allowed us to enhance our Broker Bonus Program to include the sale of these products. Additionally, you and a guest have the opportunity to qualify for the USABLE Life 2009 Incentive Contest, a vacation for two to the Four Seasons Hotel in downtown San Francisco.

For more information about our new broker bonus enhancements or the [USABLE Life 2009 Incentive Contest](#), please contact your Blue Cross Blue Shield of Massachusetts Account or Sales Executive. You may also visit [www.indigo-insurance.com](http://www.indigo-insurance.com) for more information on Indigo's comprehensive ancillary product portfolio.

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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<sup>®</sup>, Managed Blue for Seniors<sup>™</sup>, 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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### Voluntary Blue: Health Care Coverage for Non-Eligible Part-Time Employees

Under Massachusetts health care reform, employers with 11 or more full-time equivalent employees must give their qualifying part-time employees not covered by the employer's plan the option of directly purchasing health coverage on a pre-tax basis through the employer's Section 125 plan.

Meeting this mandate does not have to be an expensive administrative burden—not with Voluntary Blue. Blue Cross Blue Shield of Massachusetts worked with Benefit Concepts, an established administrative services company, to create a new service that can help you set up a special Section 125 plan and Premium Reimbursement Account (PRA) arrangement for these non-eligible, part-time employees.

The PRA is used to hold money deducted pre-tax from part-time employees to pay and reimburse employees for their health care premiums on a pre-tax basis. The PRA is administered by Benefit Concepts.

If your clients offer Blue Cross Blue Shield of Massachusetts coverage exclusively to full-time employees and have 11 or more full-time employees, we will pay the one-time setup costs to get their solution up and running.

Benefit Concepts will validate reimbursement requests, administer payments to employees, and respond to PRA questions. Meanwhile, your clients will pay a small monthly maintenance and per-employee fee directly to Benefits Concepts.

This value-added service can help your clients meet health care reform obligations and will also allow them to save on taxes as their employees direct some of their paycheck to purchase health care on a pre-tax basis.

If you have questions about Voluntary Blue, please contact your Account Executive or go to [www.bluecrossma.com/voluntaryblue](http://www.bluecrossma.com/voluntaryblue).

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### Medicare Advantage Network Expansion

Blue Cross Blue Shield of Massachusetts continues to expand our Medicare Advantage provider networks available to Medicare-eligible individuals and employer retiree groups. Recently, several leading providers were added to the network, including current Medicare HMO Blue network providers that expanded their participation to include Medicare PPO Blue<sup>SM</sup>. These recent additions make our Medicare Advantage provider networks among the largest available in Massachusetts.

The table below reflects the new expansion and not necessarily all of the Medicare Advantage plans in which a provider may already participate.

New Network Providers	County	Effective	Medicare HMO Blue	Medicare PPO Blue
Brigham and Women's Hospital, including affiliated specialty care providers	Suffolk	1/1/08		◆
Charlton Memorial Hospital, including affiliated providers	Bristol	9/1/07 10/1/07	◆	◆
Dana-Farber Cancer Institute	Suffolk	10/1/07	◆	
Heywood Hospital, including certain affiliated primary care physicians	Worcester	Varies	◆	◆
Jordan Hospital	Plymouth	10/1/07	◆	◆
Massachusetts General Hospital, including affiliated specialty care providers	Suffolk	1/1/08		◆
Mount Auburn Cambridge Independent Practice Association (MACIPA)	Middlesex	2/1/08		◆
Mount Auburn Hospital	Middlesex	2/1/08		◆
St. Luke's Hospital, including affiliated providers	Bristol	9/1/07 10/1/07	◆	◆
Tobey Hospital, including affiliated providers	Plymouth	9/1/07 10/1/07	◆	◆

If you have questions about the Medicare Advantage Network Expansion, please contact your Account Executive.

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### Benefit Exclusion

Effective 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 (such as Allegra<sup>®</sup>, Allegra D<sup>®</sup>, and 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 over-the-counter availability of several non-sedating antihistamine products which do not require a prescription. This includes Zyrtec<sup>®</sup> as recently announced by the FDA. As of March 1, 2008, benefits are no longer available for Zyrtec as it is now available without a prescription.

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 were 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<sup>®</sup>, Medicare Advantage plans, Managed Blue for Seniors<sup>™</sup>, 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 this benefit exclusion, please contact your Account Executive.

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## Blue Cross Blue Shield of Massachusetts Announces Changes to the FitBlue<sup>SM</sup> Weight Management Program

As part of our on-going process of reviewing our care management programs to maximize the benefit for employers and members, Blue Cross Blue Shield of Massachusetts phased out the Blue Health Coach<sup>SM</sup> telephonic coaching component of our FitBlue weight management program, effective March 7, 2008.

To support members with weight management concerns, we continue to offer a comprehensive suite of programs designed to provide customized, individualized support, including:

- Lifestyle coaching in worksite wellness programs
- The Go Walking program
- Online programs and health maintenance tools
- Nutrition and fitness benefits
- Weight Watchers<sup>®</sup> discounts

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

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Voluntary Blue

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