

November 2007



## Welcome

November 2007

Dear Business Partner:

Our third-quarter financial results are in: Blue Cross Blue Shield of Massachusetts continues to perform strongly, driven by account retention and new business growth. As always, you play a vital role in our success, and we thank you for the time you invest in our relationship and for your insightful feedback that helps us deliver value to your clients.

In this issue of BlueLinks eNews, we are pleased to introduce our online shopping site, [www.GetBlueMA.com](http://www.GetBlueMA.com), for direct pay members. We also highlight Voluntary Blue, a partnership with Benefit Concepts to offer answers and solutions to employers for non-eligible part-time employees. In order to better service our members and accounts, Blue Cross Blue Shield of Massachusetts is extending the special open enrollment period through December 1, 2007 for accounts that have employees who, in the past, have declined health coverage ("opt out's").

We conclude with updates on our Bariatric Surgery Privileging Program and our involvement with the Partnership for Healthcare Excellence.

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:

- [Strong Performance Results for Q3 2007](#)
- [Extending Special Open Enrollment for "Opt-Out" Employees](#)
- [Direct Pay Consumers Can Now Shop Online at GetBlueMA.com](#)
- [Voluntary Blue: A Pre-Tax Health Care Coverage Solution for Your Client's Non-Eligible Part-Time Employees](#)
- [Bariatric Surgery Privileging Program Expands to New England Managed Care Plans](#)
- [Partnership for Healthcare Excellence Launches Ad Campaign to Educate, Motivate, Empower Patients](#)

12/10/2007

### **Strong Performance Results for Q3 2007**

On November 15, 2007, we reported our financial results for the third quarter of 2007, which reflect continued strong performance. During this period, overall enrollment increased by more than 11,000 members, bringing our total medical membership to 3.05 million.

We could not have achieved these results without your ongoing dedication and support, and we appreciate the opportunity to continue serving you and your clients.

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

[Back to Top](#)

### **Extending Special Open Enrollment for "Opt-Out" Employees**

Blue Cross Blue Shield of Massachusetts is extending the special open enrollment period through December 1, 2007 for accounts that have employees who, in the past, have declined health coverage ("opt out's"). This extended open enrollment period will provide an opportunity for uninsured employees who are now faced with the potential individual tax penalty imposed by the Health Care Reform law to elect health coverage.

Existing accounts with 50 or fewer employees that offer our products to all full-time employees and decide to allow current "opt-out" employees to join their plans through December 1, 2007, will be allowed to do so and will be permitted to keep the same anniversary date and current rates.

Existing accounts with more than 50 employees that offer our products to all full-time employees and decide to allow current "opt-out" employees to join their plans through December 1, 2007, will be allowed to do so and will be permitted to keep the same anniversary date and current rates. We expect this new membership will not exceed the 10-percent threshold referenced in our account agreements, and therefore a re-rate may not be necessary. Accounts that change their eligibility criteria (i.e., from hourly/salary, management only, etc., to all full-time employees) and request approval for the abovementioned additional open enrollment through December 1, 2007, will have to be reviewed and re-rated in Underwriting.

[Back to Top](#)

### **Direct Pay Consumers Can Now Shop Online at [www.GetBlueMA.com](http://www.GetBlueMA.com)**

Our new direct pay tool makes shopping for a health plan easy. Individuals interested in purchasing health insurance can compare products, get rates, and enroll in a plan at our new online shopping site, [www.GetBlueMA.com](http://www.GetBlueMA.com). They will appreciate the ability to weigh all of their options and feel confident that they are selecting the Blue Cross Blue Shield of Massachusetts plan that's right for them.

Massachusetts residents can enroll in our health plans through December 31 and still meet the Health Care Reform deadline.

If you would like to learn more about this sales tool, visit [www.GetBlueMA.com](http://www.GetBlueMA.com) or contact your Account Executive.

[Back to Top](#)

### **Voluntary Blue: A Pre-Tax Health Care Coverage Solution for Your Client's 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 eligible to be covered by the employer's lower cost contributory 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 has 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' wages to reimburse employees for their paid health care premiums on a pre-tax basis. The PRA is administered by Benefit Concepts.

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

Benefit Concepts will validate reimbursement requests, administer payments to employees, and respond to PRA questions. You will pay the small monthly maintenance and per-employee fees directly to Benefits Concepts.

This value-added service can not only help you meet your obligations that are part of health care reform, but it will also allow both your clients and their employees to save on taxes as your employees direct some of their paycheck to buy health care on a pre-tax basis.

If you would like to learn more about Voluntary Blue, download the [fact sheet](#), visit [www.bluecrossma.com/voluntaryblue](http://www.bluecrossma.com/voluntaryblue) or contact your Account Executive.

[Back to Top](#)

## **Bariatric Surgery Privileging Program Expands to New England Managed Care Plans**

Effective January 1, 2008, members in our HMO Blue® New England, Blue Choice® New England, Blue Choice New England Plan 2, and Network Blue™ New England will be added to our bariatric surgery privileging program. This means that Blue Cross Blue Shield of Massachusetts will pay for bariatric surgery related services for members in these plans, with Massachusetts primary care physicians who elect to have their surgery in Massachusetts, only if the services are received at privileged facilities. Blue Cross Blue Shield of Massachusetts will, however, pay for bariatric surgery procedures at non-privileged facilities for members enrolled in these plans who are authorized for surgery prior to January 1, 2008.

Members of our HMO Blue, Blue Choice Plan 1 and 2, Network Blue plans, Blue Care® Elect, and Indemnity plans have been included in our bariatric surgery privileging program since June 1, 2007.

To learn more about the program and to view a list of privileged facilities, visit [www.bluecrossma.com](http://www.bluecrossma.com), go to Find a Doctor, and select Looking for Provider Quality from the left column and then Specialty Care.

[Back to Top](#)

## **Partnership for Healthcare Excellence Launches Ad Campaign To Educate, Motivate, Empower Patients**

Educating consumers and motivating them to become involved in improving the quality of their health care: that's the goal of the new print ad campaign launched by the Partnership for Healthcare Excellence, a new statewide organization supported through seed funding by Blue Cross Blue Shield of Massachusetts. The Partnership rolled out a series of [print ads](#) that run from October 25th through December 10 in daily and weekly newspapers across the state, including the *Boston Globe*, *Worcester Telegram & Gazette*, and *El Planeta*.

The Partnership for Healthcare Excellence is a broad-based, statewide coalition uniquely focused on helping patients play a greater role in improving the quality of their health care. The Partnership believes that having patients who are educated, active, and engaged is one of the best ways to improve the safety and effectiveness of health care for everyone.

"By educating consumers about the specific things they can do to ensure better quality and safer care – such as asking questions and checking medication labels – patients are better informed, more empowered, and have a greater voice in the quality of their care," said Blue Cross Blue Shield of Massachusetts Executive Vice President and Partnership Board Member Peter Meade. "The Partnership aims to give consumers the tools they need to be more engaged and ultimately become catalysts for high quality health care."

Firmly rooted in consumer and physician research findings, the ad campaign showcases distinctive, appealing images of regular people in a variety of settings, with a description of who they are and what makes them "great patients." The ads reflect diversity in gender, ethnicity, age, work status, and medical conditions.

As well as reaching out to consumers through the ad campaign, the Partnership has also launched a new website: [www.partnershipforhealthcare.org](http://www.partnershipforhealthcare.org). A one-stop center for credible information, the new site provides information, tools, tips, and other resources specifically designed to make it easier for consumers to become active and engaged in their own care.

In the coming months, the Partnership will be working in the community to help spread the word about the importance of becoming an engaged patient through local events, forums, and other venues.

The Partnership has gathered considerable momentum since its inception in January 2007 when the Board of Directors was formed. It recently appointed Marilyn Schlein Kramer as its Executive Director, and established a Leadership Council comprised of more than 40 organizations and includes physicians, nurses, hospitals, patients and consumer advocacy groups, educators, businesses, labor leaders, and many others.

If you would like to learn more about our involvement with Partnership for Healthcare Excellence, visit [www.bluecrossma.com](http://www.bluecrossma.com) or contact your Account Executive.

[Back to Top](#)

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

Online Shopping site: <http://www.getbluema.com/>

Voluntary Blue:

[http://clients.partnersandsimons.com/bcbsma/BCBSMA\\_Emails/2007/Broker\\_Emails/Blinks\\_10Oct07/77815\\_VoluntaryBlue.pdf](http://clients.partnersandsimons.com/bcbsma/BCBSMA_Emails/2007/Broker_Emails/Blinks_10Oct07/77815_VoluntaryBlue.pdf)

Print ads: <http://www.partnershipforhealthcare.org/newsroom/advertising.asp>

Partnership website: [www.partnershipforhealthcare.org](http://www.partnershipforhealthcare.org)

® Registered Mark of the Blue Cross and Blue Shield Association

®\* Registered Marks of Blue Cross and Blue Shield of Massachusetts, Inc. and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

®\*\* Registered Marks are property of their respective owners.

© Blue Cross and Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. Landmark Center, 401 Park Drive, Boston, MA 02215-3326

[Terms of Use](#) 

---

If you would prefer not to receive further messages from this sender, please click on the following e-mail link and send a message with or without any text:

[Click here to opt out](#)

You will receive one additional e-mail message confirming your removal.