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Welcome

October 2008

Dear Business Partner:

This October edition of eNews includes updates, reminders, and announcements intended to keep you informed about the changes at Blue Cross Blue Shield of Massachusetts. Below you'll find a reminder about the Fall 2008 Broker Training schedule—a must-attend event for brokers looking to stay current on our products and services.

We also announce the launch of Access Blue New England Enhanced ValueSM, the first New England-wide open access HMO plan.

This month's BlueLinks also includes updates to our list of covered medications, plans, and benefits, effective January 1, 2009. You'll also find the latest rates for the 2009 Blue MedicareRxSM, Medicare Part D drug plan, and details about our new Maximum Rollover benefit for dental plans. Additionally, we provide you with a link to the September *Important Administrative Information (IAI)*, our newsletter that features the latest in account- and broker-relevant news and information. Finally, we update you on the progress of the Partnership for Healthcare Excellence's community campaign, and make a compelling offer to brokers courtesy of Indigo Insurance Services, LLC and USABLE Life.

This month's BlueLinks is packed with important information that can help you throughout the fall season. 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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Fall 2008 Broker Training

Save the date! There's less than a week to go before the kick-off of our Fall 2008 Broker Training season. Broker training is the best way to learn about the range of health and dental plans offered by Blue Cross Blue Shield of Massachusetts. If you have yet to RSVP, please contact your Account Executive.

Boston, Landmark Center

Tuesday, October 28
1:30-4:00 p.m.

Wednesday, October 29
9:00-11:30 a.m.

Wednesday, October 29
1:30-4:00 p.m.

Holyoke, Holiday Inn

Thursday, October 30
9:00-11:30 a.m.

Westborough, Doubletree Hotel

Thursday, October 30
1:30-4:00 p.m.

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Access Blue New England Enhanced Value

Blue Cross Blue Shield of Massachusetts is now offering Access Blue New England Enhanced Value, a new plan that combines the seamless New England-wide coverage and savings of our HMO Blue[®] New England (regional managed care) plans with the direct access to specialist and services of our Access Blue[™] HMO plans. Access Blue New England Enhanced Value is a New England-wide plan that gives members the flexibility to receive full coverage for care obtained directly from participating specialists throughout the region without a referral from their primary care physician (PCP). This plan is available for insured and self-funded employer groups and for individuals with effective dates beginning January 1, 2009.

Learn more about [Access Blue New England](#) or for specific details about Access Blue New England Enhanced Value, please see the [plan fact sheet](#).

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Amendment to Minimum Creditable Coverage

The Massachusetts Health Care Connector voted to amend the Minimum Creditable Coverage (MCC) standards on Friday, October 17, 2008. Blue Cross Blue Shield of Massachusetts is currently in the process of reviewing the changes and the potential for any impact on accounts. Once we complete this analysis, we will communicate any implications for existing health plans, our strategy, and the next steps.

The revised MCC regulations can be found on the Massachusetts Health Connector website under [About Us](#).

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Pharmacy Changes for January 1, 2009

We strive to keep prescription benefits affordable to our customers by periodically making changes to our covered medication list (formulary). January 1, 2009 will bring a number of changes to our formulary, including important non-sedating antihistamine exclusions. In addition, we will now have new retail pharmacy network options available. Read more about these and other upcoming changes in our [October Pharmacy Bulletin](#). This newsletter will be mailed to accounts the week of October 27, 2008. If you have questions about these changes, please contact your Account Executive.

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Product and Benefit Updates for January 1, 2009

At Blue Cross Blue Shield of Massachusetts, our product portfolio provides employers and individuals with options to meet a range of health coverage and budget needs. As a result of your and your clients' feedback, effective January 1, 2009, we are introducing new plans and benefit changes across many of our existing plan designs.

[View a detailed list of enhancements to our product portfolio.](#)

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Blue MedicareRx 2009 Benefit Changes

Blue Cross Blue Shield of Massachusetts strives to keep rising costs manageable for seniors enrolled in our Medicare products. The following chart summarizes benefit changes approved by the Centers for Medicare and Medicaid Services (CMS) for Blue MedicareRx in 2009:

	2008	2009
Deductible		
Value	\$275	\$295
Initial Coverage Level		
Value	\$8/\$23/\$59/25% (up to \$2,510)	\$8/\$24/\$63/25% (up to \$2,700)
Value Plus	\$8/\$29/\$60/33% (up to \$2,510)	\$8/\$30/\$65/33% (up to \$2,700)
Premier	\$8/\$24/\$54/33% (up to \$2,510)	\$8/\$24/\$60/33% (up to \$2,700)
Coverage Gap		
Value	No coverage	No coverage
Value Plus	No coverage	No coverage
Premier	\$8 Generic 30 day retail	

	\$20 Generic 90 day mail order \$24 Generic 90 day retail	
Catastrophic Level		
Value	\$2.25/\$5.60 or 5% after \$4,050	\$2.40/\$6.00 or 5% after \$4,350
Value Plus	\$2.25/\$5.60 or 5% after \$4,050	\$2.40/\$6.00 or 5% after \$4,350
Premier	\$2.25/\$5.60 or 5% after \$4,050	\$2.40/\$6.00 or 5% after \$4,350
3-Tier Group Options—no coverage gap	\$2.25/\$5.60 or 5% after \$4,050	\$2.40/\$6.00 or 5% after \$4,350

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Dental Blue Maximum Rollover

Announcing an exciting new benefit for our dental plans. Beginning with January 2009 renewals, all small-group dental plans (those with fewer than 51 eligible members) will now include an Accumulated Maximum Rollover benefit on their anniversary date. **Large accounts will have an option to choose this benefit on renewal.**

This rollover benefit will allow each member to roll over a certain dollar amount of his or her unused annual dental benefits to be used in a future year (when they meet specific criteria). This means that beginning in 2009, eligible members can save funds to help offset out-of-pocket costs for complex procedures.

Please see the [Maximum Rollover Fact Sheet](#) for additional information. If you have further questions, please contact your Sales Representative or Account Executive.

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September IAI: Broker and Employer Updates

Being a great broker means staying on top of the latest industry news. That's why each quarter we mail a printed version of *Important Account Information (IAI)* to accounts and brokers across Massachusetts. The *IAI* delivers the information that helps benefits administrators and brokers like you stay current. And this month, you can [download the IAI](#) to your desktop right now.

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Partnership for Healthcare Excellence

The Partnership for Healthcare Excellence, an organization seed-funded by Blue Cross Blue Shield of Massachusetts, is currently working with town officials, local hospitals, health care centers, and community organizations in New Bedford, Worcester, and Beverly/Salem to host interactive, educational events about infection prevention. In collaboration with the Massachusetts Department of Public Health, the Partnership also developed a fact sheet about how to help prevent the spread of infection in hospitals. The campaign comes on the heels of a series of community events to educate people about medication safety.

A complementary Blue Cross Blue Shield of Massachusetts health awareness campaign is airing on WBUR-FM (90.9) and features Dr. David Fairchild, chief medical officer for Tufts Medical Center. Dr. Fairchild shares advice about how to prevent the spread of infection at home, in the hospital, and in the community. The campaign provides practical tools and information that will help people improve the quality of care they and their families receive.

For more information about the Partnership for Healthcare Excellence, visit www.partnershipforhealthcare.org. To learn more about Dr. Fairchild and the Blue Cross Blue Shield of Massachusetts infection prevention initiative, visit www.bluecrossma.com/preventinfection.

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Indigo

Blue Cross Blue Shield of Massachusetts created Indigo Insurance Services, LLC (Indigo), a wholly owned subsidiary, to provide your clients with the comprehensive life and disability coverage they're looking for. Secure, reliable, and easy to administer through a single point of contact, Indigo products add real value to your clients' benefits portfolios. Plus, our [in-force rating approach](#) makes it easy for you to offer your clients Indigo Voluntary and Group Term Life and Disability solutions at rates less than or equal to their current rate.

Indigo products are underwritten by USABLE Life, rated "A" by A.M. Best and Standard & Poor's, and recognized as one of the U.S.'s top insurance companies by the Ward's 50[®]. This alliance is meant to provide every great company with quality benefits to match.

As an added bonus for proficient Indigo brokers, USABLE Life is awarding a once-in-a-lifetime trip to San Francisco that includes a five-night stay at the luxurious Four Seasons Hotel. To learn more about this incredible reward, check out the [Indigo Incentive Contest Qualifications Guide](#). For more information about Indigo's broad portfolio of ancillary products, read the [Indigo Fact Sheet](#), visit us online at www.indigoinsurance.com, or contact your Blue Cross Blue Shield of Massachusetts Account Executive.

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Access Blue New England
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/85272.pdf>

Access Blue Plan Fact Sheet
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/85526.pdf>

October Pharmacy Bulletin
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/86775a.pdf>

Product Portfolio
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/86952.pdf>

Maximum Rollover Fact Sheet
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/85491.pdf>

September IAI
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/iai.pdf>

Indigo In-Force Rating Approach
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/83944.pdf>

Indigo Incentive Contest Qualifications Guide
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/indigo-2009.pdf>

Indigo Fact Sheet
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/82889.pdf>

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