

September 2007

---



BlueLinks... eNews for Brokers and Consultants

FROM BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

 Sold Case Calendar

 Archives

 Feedback

SITES

 BROKERCENTRAL

 BlueLinks...  
for Employers

## Welcome

September 2007

Dear Business Partner:

This month's issue highlights our timeline to communicate some of key product updates for 2008.

Plus, we have some exciting news. Our Living Healthy Babies program now reaches a wider audience due to the inclusion of Spanish-translated materials. We also share information about late enrollment penalties for Part D plans, and the discount our members receive on all Original Healing Threads™, garments.

This fall is the start of our radio campaign in collaboration with WBUR. In addition, we have some important news about our involvement in the Partnership for Healthcare Excellence. We conclude with a reminder about the Fall 2007 Broker Training Sessions.

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:

- [Product Portfolio Update](#)
- [Late Enrollment Penalty for Part D Members](#)
- [LIVING HEALTHY Babies Materials Available in Spanish](#)
- [New Discount Offered to Members](#)
- [Campaign for Patient Engagement in Health Care](#)
- [Partnership for Healthcare Excellence](#)
- [Reminder: Fall 2007 Broker Training](#)

### Product Portfolio Update

Blue Cross Blue Shield of Massachusetts is preparing for individual/ small group product portfolio updates to address a number of key objectives for 2008 including:

9/28/2007

- Minimum Creditable Coverage
- Implement new lower cost plans
- Impact medical trend with plan design changes
- Consolidate plan offerings for the small group/individual market

These changes will be rolling out beginning in December 2007.

Beginning in October 2007, we will be notifying accounts and brokers of the specifics of these changes with the following communications:

- Fall Broker Training sessions scheduled for October 9, 10 and 11
- October Important Administrative Information
- October Blue Links eNews
- Account and broker renewal notifications beginning in 4<sup>th</sup> quarter

If you have questions about this timeline, or are unable to attend one of the training sessions, please contact your Account Executive.

[Back to Top](#)

### Late Enrollment Penalty for Part D Members

In August, the Centers for Medicare and Medicaid Services (CMS) issued final guidelines regarding the Late Enrollment Penalty (LEP) for Part D members. As with Medicare Part B, Part D programs will have a penalty for anyone who did not promptly enroll in a "creditable" Part D plan or its equivalent when the person became eligible to be enrolled in Part D. "Creditable" coverage means that the benefits of the retiree's current prescription plan are actuarially equivalent or better than the standard Part D benefits. Since the Part D plan is only administered through private insurers such as Blue Cross Blue Shield of Massachusetts, the collection of the LEP data and the subsequent penalty amount will be administered through Blue Cross Blue Shield of Massachusetts for its members.

As required by CMS regulations, in August we sent letters to our new Part D members to determine their prescription coverage prior to enrollment in our plan. If it is determined that the prior plan was not a "creditable" prescription program, we will be adding an LEP amount calculated and provided to us by CMS to the group premium. The LEP is calculated as 1% of the National Base Beneficiary Premium (\$27.35 for 2007, 1% will be \$00.27) for every month the member was eligible but not enrolled in a Part D program (or its equivalent). Members who are eligible for the Low Income Subsidy and members that age into a retiree plan on their 65th birthday will not be receiving these mailings.

If your Medicare beneficiary disagrees with the late enrollment penalty, he or she can ask Medicare to reconsider (review) its decision. For example, the individual might disagree with the penalty if they got/get extra help from Medicare to pay for prescription drug coverage in 2006 and/or 2007, or if they were not informed that they did not have creditable prescription drug coverage (as good as Medicare's). A notice explaining the right to a reconsideration of the late enrollment penalty is included with the LEP notice. Medicare beneficiaries must submit a reconsideration request within 60 days of the date of their notice.

Your members may also call our Member Service line at 1-800-200-4255 Monday through Sunday 8am-8pm. TTY users should call 1-800-522-1254 Monday through Friday from 8am-6pm. They can also get information by visiting [www.medicare.gov](http://www.medicare.gov) on the web or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

The LEP will appear as a separate line item on the premium bill. The employer will be responsible for determining what portion of the penalty its retiree will pay. The employer can either; (a) pass on the entire penalty to its retiree, (b) cover a portion of the penalty based on the percentage of the premium it covers currently, or (c) choose to cover the entire penalty for the member.

[Back to Top](#)

### **LIVING HEALTHY Babies Materials Available in Spanish**

Blue Cross Blue Shield of Massachusetts has enhanced our LIVING HEALTHY Babies program to include materials in Spanish. LIVING HEALTHY Babies is a prenatal and child development program that gives members the resources they need to help keep themselves and their babies healthy, from preconception through the first year. The invitations we mail to our pregnant members are now bilingual. In addition, when eligible members call 1-800-233-3344 to enroll in this program, they will have the option of registering for either the English or the Spanish version, (Para La Salud de Tu Bebé).

For more information on LIVING HEALTHY Babies promotional program, please contact your Account Executive.

[Back to Top](#)

### **New Discount Offered to Members**

Healing with grace and spirit. Blue Cross Blue Shield of Massachusetts members are now eligible for a discount on all Original Healing Threads™ garments. Stylish and functional, Original Healing Threads garments are designed to empower patients undergoing medical treatment. Manufactured by Spirited Sisters, Inc., they are the brainchild of three sisters, two of whom battled cancer.

The men and women's apparel looks like regular clothing, but is designed with break-away features making parts of the body easily accessible for treatment. Original Healing Threads clothing can be worn for a variety of medical situations, including orthopedic rehabilitation treatments, diagnostic CT/MRI/PET scans, obstetrical care visits, routine medical care visits, and maternity. This enables patients to maintain their dignity and modesty, resulting in making their hospital recovery process easier.

For more information or to order online, visit [www.bluecrossma.com/discounts](http://www.bluecrossma.com/discounts) and select Original Healing Threads or contact your Account Executive.

[Back to Top](#)

### **Campaign for Patient Engagement in Health Care**

Blue Cross Blue Shield of Massachusetts is hitting the airwaves with important – and useful – information for WBUR (90.9 FM) radio listeners with a series of spots that will air from September 17 through October 28. The messages are focused on getting patients to team up with their doctors to become more involved in their health care—and more involved in improving the quality of their health care.

This year's campaign offers tips on how to better prepare for doctors' appointments. The spots feature Dr. Patty Yoffe, a primary care physician with Harvard Vanguard Medical Associates and a network provider for BCBSMA, who shares her own expertise and advice, encouraging listeners to bring lists of medications, take notes, and ask questions at their next doctor visit.

The campaign also includes a companion website for listeners, our members and other visitors to get more information on how to be an engaged patient and be better prepared for their doctor's appointments.

This year's campaign builds on last year's WBUR campaign about "patient empowerment," which focused on patients partnering with doctors to improve their quality of care and, specifically, avoiding medication errors.

Visit [www.bluecrossma.com/WBUR2](http://www.bluecrossma.com/WBUR2) to find more.

[Back to Top](#)

### **Partnership for Healthcare Excellence**

Recently, Blue Cross Blue Shield of Massachusetts announced its involvement in a unique statewide effort to educate and motivate consumers to improve the safety and effectiveness of their own health care. The Partnership for Healthcare Excellence is a broad-based coalition with participants from every segment of the health care community and other organizations. Members include consumer associations, disease and advocacy organizations, doctors and insurers, business groups, labor, public health advocates and other health care leaders.

The Partnership is the first statewide effort of its kind to focus exclusively on patients – helping them to play a greater role in improving the quality of their health care.

The goals of the Partnership are threefold:

- To educate the public about the variations in health care quality;
- To provide consumers with the information and tools they need to improve the quality of their own care; and
- To motivate group of consumers to advocate for overall health care system change so that it becomes safer and more effective, for example, through the use of electronic medical records and e-prescribing.

Marilyn Schlein Kramer has been chosen as the Executive Director of the Partnership. She recently served as President and CEO of DxCG, Inc. – a health care information technology company and as a strategic consultant to several technology companies.

The Partnership will launch a multi-faceted public education campaign later this year including advertising, website, community and corporate partnerships, direct mail and grassroots outreach to help engage consumers. Initially, these education efforts will focus on helping patients promote medication safety and prepare for a safe stay in the hospital, as well as educating patients on how to better communicate with their doctors.

If you have any questions about the Partnership for Healthcare Excellence, please contact your Account Executive.

[Back to Top](#)

### **Reminder: Fall 2007 Broker Training**

This is a reminder to please join us at a training/information session for the latest news about our industry and products.

Please extend this invitation to others office who may benefit from this training. Session Agenda:

- Disease Management
- Health Care Reform/Minimum Creditable Coverage
- Product & Pharmacy Updates

Please select one of the following five session locations and RSVP as soon as possible to [brokertraining@bcbsma.com](mailto:brokertraining@bcbsma.com):

#### **Boston, Landmark Center**

- Tuesday, October 9  
1:30-4:00 p.m.
- Wednesday, October 10  
9:00-11:30 a.m.
- Wednesday, October 10  
1:30-4:00 p.m.

#### **Springfield, Holiday Inn Holyoke**

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

**Worcester, The Beechwood Hotel**

- Thursday, October 11  
1:30-4:00 p.m.

For directions to the sessions please open our printer-friendly version of the invitation.

If you have any questions about the training sessions, please contact your Account Executive.

[Back to Top](#)

® 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

800-262-BLUE (2583) | TTY# 800-522-1254

[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.