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Welcome

September 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 release the schedule for our Fall 2008 Broker Training, an essential seminar that will equip you with the latest information about our plans and benefits. We also detail important changes to our product portfolio effective January 1, 2009.

In this month's BlueLinks, we offer you a sneak preview of this quarter's *Important Administrative Information (IAI)*, our newsletter that features the latest in account- and broker-relevant news and information. Additionally, we provide brokers with essential updates to Indigo™ that make it easier for you to offer quotes to clients interested in ancillary insurance. Finally, this issue contains breaking news about the top-tier accreditation status awarded to many of our managed care products by the National Committee for Quality Assurance (NCQA). 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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Save the Date...Fall 2008 Broker Training

Please save the date for Blue Cross Blue Shield of Massachusetts Broker Training. Formal invitations will follow but please note session schedules below:

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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Product and Benefit Updates for January 1, 2009

At Blue Cross Blue Shield of Massachusetts, our product portfolio provides employers and individuals with many options to meet a range of health coverage and budget needs. As the marketplace changes, we continue to enhance our portfolio with products that satisfy customer needs. Therefore, as of 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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A Sneak Peek at the September IAI

Getting the news before it's printed is an advantage afforded to a lucky few. That's why we're rewarding loyal BlueLinks eNews readers with the opportunity to read the September *Important Administrative Information* (IAI) one week before it goes to print.

Each quarter, we mail a printed version of the *IAI* to accounts and brokers across Massachusetts. It delivers the news and information that help benefits administrators and brokers like you stay current. And this month, you can get ahead of the game by [downloading the IAI](#) to your desktop right now.

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Indigo Rating and Benefit Updates

New In-Force Rating Now Available for Existing Groups with 10 – 500 Employees

Indigo Insurance Services is making available a new In-Force rating approach for you and your clients with October 2008 through January 2009 effective dates. An In-Force rating approach gives you the opportunity to sell a case based on the employer's "in-force" rates with an existing program as long as the group meets the criteria outlined in the In-Force Rating Brochure. This approach allows you to quote without a census.

If the group qualifies, they will be offered a reduction from their existing Group Term Life AD&D and Dependent Life rates and a match of their current Short Term Disability rate. For more information please see the [In-Force Rating Brochure](#) and the [In-Force Transmittal Form](#) document required with all new In-Force cases.

USABLE Introduces Assist America Travel Assistance Plan

USABLE Life is pleased to announce that effective October 1, 2008, all new and existing Group Term Life employees in groups of 50 to 500 people will be protected by the global emergency travel assistance services of Assist America. This program provides medical and travel assistance whenever an employee has an emergency while traveling more than 100 miles from home or to another country.

Benefits of the Assist American Travel Assistance Plan include:

- Medical Consultation, Evaluation & Referral
- Hospital Admission Guarantee
- Emergency Medical Evacuation
- Medical Monitoring
- Medical Repatriation
- Prescription Assistance
- Compassionate Visit
- Care of Minor Children
- Return of Mortal Remains
- Emergency Trauma Counseling
- Lost Luggage/Document Assistance
- Interpreter/Legal Referrals
- Pre-Trip Information

The Assist America Travel Assistance Plan is also available for employer groups of 10 to 49 people, and groups of 500 people or more upon request. For more information, read the [USABLE Travel Assistance Brochure](#) or the [Producer Bulletin](#). If you have any questions about In-Force rating or travel assistance, please call your Blue Cross Blue Shield of Massachusetts Account or Sales Representative, or Indigo at **1-617-246-6500**.

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Blue Cross Blue Shield of Massachusetts Plans Are Among the Best in the Country

We are proud to announce that the National Committee for Quality Assurance (NCQA) awarded our managed care

products, HMO Blue®, Blue Choice®, and Medicare HMO Blue an accreditation status of *Excellent*. NCQA also awarded the accreditation status of *Full* to our Blue Care Elect PPO.

The review included both on- and off-site evaluations conducted by a team of physicians and managed care experts. A national oversight committee of physicians then analyzed the team's findings and assigned us a status based on our performance compared to NCQA standards. NCQA status is only awarded to those plans that meet or exceed NCQA's rigorous requirements for consumer protection and quality improvement and deliver excellent clinical care.

Our accreditation efforts are led by the Results and Compliance Team in Health and Wellness, which works with an extensive cross-functional group of associates to respond to NCQA's inquiries. Our *Excellent* status demonstrates our commitment in areas such as Provider Credentialing and Enrollment, Corporate Peer Review, Prevention and Wellness, Marketing and Web and eBusiness Strategy, Member Service Operations, Provider Services, Medical Innovation/Leadership, Clinical Coordination, Consumer Affairs, Legal, and Clinical Pharmacy.

Cleve Killingsworth, President and CEO of Blue Cross Blue Shield of Massachusetts, said, "At Blue Cross Blue Shield of Massachusetts we are committed to working with others to achieve the kind of health care system we all want—one that provides safe, timely, effective, affordable and patient-centered care for all. NCQA's accreditation process takes into account all of these important factors, and we are proud to have received the highest level of accreditation from NCQA."

In November, NCQA will release additional results that will let us compare our scores with our local and national competitors and demonstrate where our health plans rank nationally. NCQA is a private, non-profit organization dedicated to improving health care quality.

Look for future issues of BlueLinks for Brokers for additional information about Blue Cross Blue Shield of Massachusetts NCQA accreditation.

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Detailed List of Enhancements to our Product Portfolio
http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/product_updates.pdf

September Important Administrative Information
<http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/86509m.pdf>

In-Force Rating Brochure
http://mailcenter.newmediagateway.com/bluecrossma/dsc/collateral/in_force_rating.pdf

In-Force Transmittal Form
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