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April 2013



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Dear Valued Customer:

Welcome to the April 2013 Important Administrative Information newsletter. In this issue, we share exciting news and updates about:

- Three new Massachusetts health care laws that prompt important policy changes
- Out-of-area coverage for HMO Blue® members
- Our renamed and redesigned Explanation of Benefits, now called Summary of Health Plan Payments
- New voluntary dental plans for small groups
- An additional, more affordable health plan option for small groups, and more

Please visit www.bluecrossma.com/employer/iai to learn more about any of the topics in this edition. As always, if you have any questions, please contact your account executive.

Sincerely,



Timothy J. O'Brien
Senior Vice President
Sales Division

[IAI April 2013]

A Guide to HMO Blue Coverage Outside the Service Area

Do you have employees covered on an HMO Blue plan? Are they traveling? Do their dependents go to school out of state? To make the most of their health plan, these employees need to know how their benefits work if there's an emergency or if they need ongoing medical care when they are outside the plan's service area.

For example, for many services, coverage outside the HMO Blue service area is limited to emergency and urgent care, even for student dependents. Not knowing how HMO Blue coverage works outside the service area can result in claim denials, meaning the member is liable for the cost of the actual services.



Visit www.bluecrossma.com/employer/iai for a quick guide to coverage outside the service area.

New for 2013: Summary of Health Plan Payments

We renamed and redesigned our Explanation of Benefits, also known as the Claim Summary. Now called the Summary of Health Plan Payments, this simpler and easier-to-understand statement shows our members how we process their claims. Members can clearly see what Blue Cross covered, what members owe, and who will bill them for balances due. They can also see their deductible information.

We will roll out the new format to our PPO members starting with claims processed the week of March 11, 2013. Other members will start to see the new Summary of Health Plan Payments later in 2013.

➔ Visit www.bluecrossma.com/employer/iai to learn more.

New! Dental Blue® Community Rated Voluntary Dental Plans for Small Groups

Our new community rated voluntary dental plans offer competitive rates, local and national coverage, and the dependability of a world-class health care leader. What's more, Dental Blue members can see the provider of their choice. Because it's a voluntary plan, employers can offer this popular benefit without incurring additional costs.

Small Group Employers (1–50 employees) can offer voluntary dental if they have a minimum of 5 employees and have at least 5 employees enrolling into the dental plan. Employers with 10-plus employees and 2 voluntary products can also take advantage of our Worksite Benefits Consultants, who will help educate their employees on plan choices.

In order to offer a voluntary dental plan, employers should have a Blue Cross Blue Shield of Massachusetts medical plan in place or offer two lines of ancillary coverage through Indigo Insurance Services. When employers offer two lines of ancillary products through Indigo, employees can save 4 percent on the voluntary Dental Blue rates.

➔ To learn more about our community rated voluntary Dental Blue options, visit www.bluecrossma.com/employer/iai.

Pathway to Savings: A Multi-year Roadmap to Lower Cost and Better Health

Available for fully insured accounts with 100+ employees, Pathway to Savings is a customized and integrated, multi-year strategy designed to help ease rising health care costs and improve employees' health.

➔ Visit www.bluecrossma.com/employer/iai to learn more.

Update: Three State-Mandated Changes

Last summer, Governor Deval Patrick signed three Massachusetts health care-related bills into law. As a result, we have updated our plans to include these coverage changes: hearing aids and related services for children age 21 and younger; dental and orthodontic services for children 18 and younger who require cleft lip and palate treatment; and health maintenance, diagnosis, and treatment services provided by physician assistants.

➤ Learn more at www.bluecrossma.com/employer/iai.

Introducing a New Plan for Small Groups

Beginning April 1, 2013, we have another affordable option for small groups: HMO Blue New England \$3,000 Deductible.SM This new offering combines New England-wide coverage with the savings of our HMO Blue New EnglandSM regional managed care plans. The plan is required to be paired with a Health Reimbursement Account to meet Massachusetts minimum creditable coverage standards.

➤ For more information, contact your account executive or visit www.bluecrossma.com/employer/iai.

New! Blue Funding Solution: A New Self-Funding Option

If you have 51–99 employees, now you can get the savings potential of a traditional self-insured administrative service contract and the predictable monthly payments of fully insured plans.

➤ Visit www.bluecrossma.com/employer/iai and see how you can get the advantages of self-funding without all the risk.

New Sleep Management Program Improves Convenience, Compliance, and Affordability

Beginning July 1, 2013, we will introduce a sleep management program for our HMO and POS members (excluding Medicare Advantage) to improve convenience and enhance health care affordability. The program will help physicians and clinicians to:

- Improve site-specific appropriateness for sleep disorder testing and therapy services
- Better cost-effectively manage equipment and services
- Monitor member compliance with prescribed sleep therapies

➤ Visit www.bluecrossma.com/employer/iai to learn more.