



About Consumer Choice Blue

The Consumer Choice Blue family of health plans combines the affordability of consumer-directed, deductible-based health plans with the ease and convenience of personal spending accounts. The result? Innovative health care and financial solutions that:

- engage employees through reasonable financial responsibility for their health care decisions
- offer employees greater control of their total health expenses through plan design and personal spending accounts
- provide confidential tools, resources, and incentive programs to promote healthier behavior and more informed decision-making among employees
- deliver provider network savings, care management, service, and peace of mind expected from Blue Cross Blue Shield of Massachusetts health coverage
- offer employers a long-term strategy for controlling costs and involving employees in their health care

Key Features

- **Plan Choice.** You can choose your base plan from among HMOs, open-access HMOs, or PPOs to deliver the benefits and provider choice that is right for you and your employees.
- **Preventive Services.** With all plan designs, preventive services are not subject to the deductible, helping to ensure members receive these important services.
- **Personal Spending Accounts.** These accounts directly involve employees in the management of their health care expenses by helping them become more conscious consumers of health care. Whether you work with our preferred vendors or your own, the available options are:
 - Health Reimbursement Arrangement (HRA)
 - Health Savings Account (HSA)

Employers also have the option of offering a Flexible Spending Account (FSA) as part of their Consumer Choice Blue Option.

- **Debit Card.** By using a stored-value debit card, employees can pay at the point of care. The card is good for qualified medical expenses, at doctor's offices, pharmacies, and other health care providers, and funds are automatically deducted from the account.

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Decision-Support Tools

- **Bluecrossma.com.** Gives members secure, online access to their personal health care information, including deductible and claims status, as well as links to personal spending account balances.
- **Treatment Cost Advisor™.** Provides cost estimates for a wide variety of the most common medical services based on their location.
- **Treatment Cost Estimator.** Allows members to search and review Blue Cross Blue Shield of Massachusetts average medical cost data in 21 categories of medical conditions for their zip code.
- **Hospital Comparisons.** Allows members to compare quality and cost scores of hospitals nationwide through select quality care.
- **Coverage Advisor™.** By entering general plan information, members can compare the out-of-pocket costs of their plan choices.
- **Online Pharmacy.** Allows members to search prescription medication copayment levels, and lists of covered medications. Also provides generic alternatives to most brand-name prescriptions.

Proactive Health Management Resources

- **Healthy Blue.** A group of programs, discounts, resources, and tools to help members live healthier lives.
- **Health Management Programs.** Provides programs for members who have, or are at risk for, certain health conditions—such as coronary artery disease, diabetes, and kidney conditions.
- **Blue Care® Line.** Connects members with a registered nurse who can answer health questions 24/7, so that employees can make the best decisions for themselves about when to seek emergency care or see their doctor.

