

January 2009

Dear Member:

Tufts Medical Center Affiliated Physicians Provider Agreement

Over the past year we have been in negotiations with the New England Quality Care Alliance (NEQCA), an organization that represents doctors. Among the NEQCA doctors are approximately 100 primary care physicians (PCPs) and 340 specialists affiliated with Tufts Medical Center who have sent us notices of termination. We have been attempting to reach an agreement focused on health care quality, which we call our Alternative Quality Contract. The contract terms are consistent with those we have offered other physicians, and would allow these NEQCA physicians to achieve their financial goals while moving toward a system that rewards them for better patient outcomes.

With this in mind, we regret to inform you that your physician has notified us that as of February 1, 2009, he or she will no longer be a part of our PPO provider network, including the Advantage Blue® plan.

Please note that the Tufts Medical Center hospital and numerous other Tufts-affiliated physicians continue to participate in our network, which includes more than 6,000 PCPs and 14,000 specialists.

Visit www.bluecrossma.com/membercentral to view the list of affected providers.

Continuing Your Care

Our priority is to work with you to ensure that you do not experience any loss of access to care. Blue Cross Blue Shield of Massachusetts has provisions in place for members' continuity of care with the terminating NEQCA physicians at the lowest copayment under the following circumstances:

- If, as of February 1, 2009, a member is in her second or third trimester of pregnancy, and her provider is a terminating NEQCA physician, she may continue to seek care from a terminating NEQCA physician through her postpartum period (including, but not limited to, her first postpartum visit).
- If a member is undergoing active treatment for a chronic or acute medical condition, he or she can continue to seek treatment with a terminating NEQCA physician through the current period of active treatment, or 90 calendar days after February 1, 2009, whichever comes first.
- Finally, if a member is terminally ill as defined by law and is being treated by a terminating NEQCA provider, that member may continue to receive care.

(continued)



You may have received, or soon will receive, a letter from your doctor stating that you won't be able to see him or her for covered services as of February 1, 2009. We have established a dedicated toll-free phone number at 1-888-404-9846 to assist you in choosing a new in-network provider. You can also search for a new physician online by visiting www.bluecrossma.com and selecting Find a Doctor.

As we move forward, our most important consideration will always be to put your health first by ensuring that you have access to the care you need from our broad network of high-quality participating providers.

If you have any questions, please call Member Service at 1-888-404-9846.

Sincerely,

Michael Avotins

Senior Vice President

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Service Operations