

**BlueLinks**... eNews for Brokers and Consultants

FROM BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

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for Employers

Welcome

Dear Business Partner:

Welcome to the latest edition of *BlueLinks eNews*. Before reading the articles, please note the dates and times for our next broker training sessions, which will cover legislative updates, MMA/Part D, and health savings account updates:

- Boston: May 23 and May 24, Landmark Center, morning and afternoon sessions each day
- Springfield: May 30, Hilton Garden Inn, morning session only
- Worcester: May 30, Crowne Plaza Hotel, afternoon session only

Now in this issue:

- Consumer-driven health care is shaping up to be more than a passing trend, with several recent studies reflecting heightened interest in the marketplace. We'll take a look at these findings and share information about Consumer Choice Blue.
- You'll read about two new additions to our successful Blue Care® Connection health management programs, and about a new discount we're offering on a special plaque-fighting toothbrush.
- Finally, we're pleased to share news of some national recognition we recently received.

A final note: Our next WebMD®" University online course, "4 Weeks to Fitness: Your Guide to Feeling Better Through Nutrition and Exercise," starts May 1. Individuals can pre-register beginning April 17 by visiting www.bluecrossma.com.

As always, please feel free to call your Account Executive with any ideas, questions, or concerns.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the April 2006 issue of BlueLinks eNews:

- [Marketplace Watch: Consumer-Driven Health Care](#)
- [Two New Health Management Programs Launched](#)
- [Discount Offered on Sonicare®" Power Toothbrush](#)
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Marketplace Watch: Consumer-Driven Health Care

Enrollment in health savings accounts (HSAs) has tripled since March 2005, and more than three million people

now are enrolled in HSAs, according to America's Health Insurance Plans (AHIP), which recently surveyed its member insurers and health plans.

Further, the relative market share of CDHC products is expected to increase annually from three percent in 2006 to as high as 24 percent in 2010, according to Forrester Research.

Our own sales trends follow suit: Last year we saw a double-digit increase in enrollment in consumer-driven plans, and we expect this segment to continue growing in the future.

Driving Factors: Cost Management

What's propelling this growth? Employers are increasingly looking to CDHC for its cost-control potential. Consider these findings from Kaiser/HRET:

- 61 percent of employers believe CDHC can effectively control health care costs, and 58 percent cite higher member cost-sharing as a viable solution.
- The percentage of employers not currently offering CDHC but considering it for next year ranges from 27 percent to 40 percent, depending on employer size.

And consumers themselves are turning to CDHC. Last year the Blue Cross Blue Shield Association surveyed its members with HSA plans and found these products attract people of all ages and health statuses. Further, the age and health status demographic of HSA-eligible enrollees mirrors that of members with traditional coverage.

Benefits: Member Engagement

Compared to members with traditional health plans, CDHC consumers are more engaged in their health and health care decision-making. The consulting firm McKinsey and Company has found these members to be:

- 25 percent more likely to engage in healthy behaviors
- 30 percent more likely to get an annual physical
- More than 20 percent more likely to carefully follow treatment regimens for chronic conditions

In addition, the Blues plans' HSA-eligible enrollees are more likely to utilize available support resources—wellness programs, online cost-tracking tools, and decision-making information and services—than individuals with traditional insurance.

Solutions: Consumer Choice Blue

Our Consumer Choice Blue plans offer a wide range of deductibles, benefit designs, and funding vehicles that allow us to help your clients craft tailored solutions that meet their needs. In addition, some of your clients may be interested in engaging their employees, but they may not be ready for a full consumer-driven option; for these employers, products such as our HMO Blue® Preferences tiered-copayment option may be an appropriate solution.

To learn more about our consumer-driven plans, please contact your Account Executive.

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Two New Health Management Programs Launched

It's a fact your clients know well: productivity is higher and absenteeism is lower among employees who are healthy.

Better health is the motivation behind our Blue Care Connection health management programs, which currently assist more than 120,000 of your clients' employees with 20 different medical and behavioral conditions.

Now, we're pleased to announce the launch of two new programs next month—one for depression and one for certain chronic conditions. With these additions, we expect to triple the number of participants in the Blue Care Connection programs.

Depression Disease Management

Studies suggest that approximately six to ten percent of Americans aged 18 and older will have a depressive disorder. Our new program helps employees diagnosed with depression and prescribed anti-depressants by:

- Educating them about effective health self-management
- Providing guidance about how to communicate effectively with their health care providers
- Acting as a liaison among the employee, health care team, health plan, and caregivers

Blue Care Connection for Impact Conditions

Our other new program promotes adherence to evidence-based care associated with 11 prevalent conditions. Specifically, Blue Care Connection for Impact Conditions supports employees with one or more of the following:

- acid-related stomach disorders
- atrial fibrillation
- decubitus ulcer
- fibromyalgia
- hepatitis C
- inflammatory bowel disease
- irritable bowel syndrome
- low back pain
- osteoarthritis
- osteoporosis
- urinary incontinence

To learn more about our health management programs, please contact your Account Executive.

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Discount Offered on Sonicare Power Toothbrush

Research has shown a connection between oral health and overall health. That's why Blue Cross Blue Shield of Massachusetts is joining with Philips DAP to offer the Sonicare Essence 5300 power toothbrush at a price of \$57.50, plus shipping and handling. This substantial savings is for our dental and medical members.

Sonicare technology has been clinically shown* to remove more plaque than manual toothbrushes and to improve the health of gums. Beginning April 10th, employees will be able to purchase the Sonicare toothbrush.

To order a toothbrush, your clients' employees just need to complete and return an order form, which they can download from our website by going to www.bluecrossma.com, and clicking on **My Wellbeing** and then **Healthy Discounts**. They can also order directly by visiting www.healthylivingoffers.com or calling 1-800-297-4776, and using the promotional code "BCBSMA".

To learn more about what Blue Cross Blue Shield of Massachusetts is doing to support oral health and overall health, please contact your Account Executive.

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One of America's Five Best Health Plans

Blue Cross Blue Shield of Massachusetts is now listed among the five best health plans nationwide, according to rankings by the National Committee for Quality Assurance (NCQA). The NCQA recently released revised rankings for 2005 after an error was uncovered in the complex calculations used to develop the annual list.

In October, NCQA ranked our company eighth in the country among commercial plans. In the revised rankings, we rose to fifth and are the highest-rated Blues plan. Blue Cross Blue Shield of Massachusetts also ranked fourth nationwide for Medicare products. Up from fifth in the earlier rankings last fall.

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Health Information Technology Efforts Honored

The America's Health Insurance Plans (AHIP) Foundation has awarded Blue Cross Blue Shield of Massachusetts the 2006 Innovation in Health Information Technology Award. This honor recognizes our e-health programs that encourage and help providers to adopt information technologies in their practices. We support these programs in collaboration with competitors and individual initiatives.

The programs for which we were honored include our electronic patients visit pilot with RelayHealth[®]", our electronic medical records/medical decision support (EMR/MDS) pilot programs, and our electronic prescribing collaborative with Tufts Health Plan and Neighborhood Health Plan, among other initiatives. To learn more about these recognitions, please contact your Account Executive.

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* study data provided by Sonicare; Moritis et al. 2002, USA

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