



Welcome

Dear Business Partner:

At Blue Cross Blue Shield of Massachusetts, we're committed to finding new ways to help you provide your clients with affordable, quality coverage. By responding to changes in the marketplace, we're working to improve the health of our members and moderate rising costs by developing innovative products. Some of these we'll introduce to you in this issue of BlueLinks eNews.

First, you'll read about BlueValue Rx, our cutting-edge pharmacy plan that takes advantage of the sharp rise in the number of generic drugs that will be available in the coming years. Second, we'll share how we're taking advantage of the Medicare Modernization Act to offer a host of affordable new products for seniors.

Third, we announce a discount for employers who elect to carry both our medical and dental plans. Last, you'll read about a service enhancement from Wells Fargo, which administers our health savings accounts.

A final note: Blue Cross and Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., filed statutory first quarter 2005 financial results on May 13, 2005, reporting a combined after-tax net income of \$56.1 million. To read the press release, click [here](#).

We look forward to your continued involvement as we evolve our product offerings, and thank you for your support. If you have any questions or concerns, please contact your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the May 2005 issue of BlueLinks eNews:

- [Pharmacy Product Update: Introducing BlueValue Rx](#)
- [Update on Application for New MMA Plan Options](#)
- [Discount for New Dental Clients](#)
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Pharmacy Product Update: Introducing BlueValue Rx

Did you know that more than \$30 billion in brand-name drugs are scheduled to lose patent protection between 2003 and 2008? With more generic medications on the market, your clients and their employees will be able to save money on pharmacy coverage, while ensuring access to high-quality pharmaceuticals.

The best part—Blue Cross Blue Shield of Massachusetts has developed a first-of-its-kind pharmacy benefit plan option, called BlueValue Rx, that enables employers to take maximum advantage of the cost savings from generic drugs.

BlueValue Rx allows your clients to provide pharmacy coverage at a significantly lower cost. It combines a three-tier benefit design with our High Performance Formulary, which focuses on the use of generics and lowest net-cost brands.

How BlueValue Rx Works for Employers

BlueValue Rx helps your clients to better allocate their total benefit dollars, cut costs related to unnecessary expenses, and spend money where it makes a difference to their membership.

We'll work closely with your clients to help them manage the impact on their members of changing to this new pharmacy plan. In fact, we created a complete communications program, featuring educational tools and outreach programs, to ensure a smooth transition.

How BlueValue Rx Works for Members

Rather than asking employees to bear a greater share of rising drug costs, your clients will be able to offer BlueValue Rx as a lower-cost, high-quality solution for pharmacy coverage. BlueValue Rx gives members the opportunity to help keep their health care costs down. By increasing their use of generic medications, they'll also save on out-of-pocket copayments.

This pharmacy benefit plan grants two accommodations. First, members whose Tier 3 drugs move to non-covered status under BlueValue Rx will be able to continue paying the Tier 3 copayment for a period of three months. Secondly, if a member has tried and failed therapy with two covered alternatives to a non-covered drug, the provider can request special coverage for that non-formulary drug, which will carry a Tier 3 copayment. In order to ensure a smooth implementation for all members who meet the criteria for accommodation, BlueValue Rx must be implemented 90 days in advance of the plan's effective date.

If you are interested in learning more about BlueValue Rx, please contact your Account Executive.

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Update on Application for New MMA Plan Options

As you may know, the Centers for Medicare and Medicaid Services (CMS) published the final Medicare Modernization Act (MMA) regulations on January 21, 2005. The MMA created new health plan options for 2005 and 2006, as well as a new prescription drug benefit option, Part D, available in 2006.

As a result of the MMA, your clients will now be able to look to Blue Cross Blue Shield of Massachusetts for all of their health care and pharmacy benefits needs. We will continue to provide coverage to our members through our existing Medicare plan options, but we will also begin offering new options (pending CMS approval), including a Part D solution, within our Medicare Advantage and Medigap suite of products.

We've already filed applications with CMS (which we expect to be approved later this year) to allow us to begin offering:

- A Medicare Advantage PPO product effective September 1, 2005
- The new Part D pharmacy benefit that can be purchased as part of our Medicare Advantage HMO and PPO plans, effective January 1, 2006.
- A Regional Prescription Drug Plan (PDP) effective January 1, 2006, that, upon approval, may provide Part D coverage for Medicare beneficiaries and employers who wish to purchase such a plan on behalf of their retirees in the states of Connecticut, Massachusetts, Rhode Island, and Vermont.

Our new products will provide your clients with increased flexibility in offering coverage to employees that are Medicare beneficiaries. Depending on their needs, your clients will be able to:

- continue with their existing drug coverage and receive a tax-free subsidy of 28 percent for eligible drug costs, starting in 2006
- subsidize the purchase of a Part D plan for retirees
- provide drug coverage that is customized or is a "wrap" to Part D coverage
- offer a Medicare Advantage HMO or PPO plan with an integrated Part D benefit

We are committed to helping you and your clients understand and sort through these choices. If you have any questions about the MMA or our options for 2005 and 2006, please contact your Account Executive.

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Discount for New Dental Clients

As part of our efforts to serve our customers as a total health care partner, we've made it easier than ever for

your clients to join a Blue Cross Blue Shield of Massachusetts dental plan.

New dental clients with 51 or more eligible employees, and who offer a new or existing medical plan, are now eligible to receive an introductory discount of three percent off the dental premium. This introductory discount applies to new dental business effective July 1, 2005.

To learn more about this introductory discount for new dental clients, please contact your Account Executive.

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Wells Fargo Service Enhancements

In order to enhance service for your clients' employees enrolled in one of our Consumer Choice Blue plans, Wells Fargo has made changes to its customer service function that we expect will produce a positive and significantly improved member experience.

Effective March 14, 2005, calls from our members to Wells Fargo are now being routed to a professional call center staffed with Customer Service Representatives (CSRs) that also service Wells Fargo's 401k business. Additional improvements include the following:

- Regular business hours have been extended by one hour, and are now 8:00 a.m. to 9:00 p.m. ET, Monday through Friday. Outside of these times, callers will hear a recorded message asking them to call during business hours.
- If all CSRs are engaged during business hours, calls will be held in a phone queue until a CSR becomes available. We will be monitoring availability and expect service levels to be consistent with our standards.
- Spanish-speaking callers will be routed to ATT Translation Services.

If you have any questions concerning Consumer Choice Blue, please contact your Account Executive.

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Press Release:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BlueLinks_May05/pressrelease.html

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