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## Welcome

Dear Business Partner:

At Blue Cross Blue Shield of Massachusetts, we appreciate the dedication and insight you contribute to the Commonwealth's health care marketplace. That's why in this issue of eNews, we're pleased to announce our new Broker Compensation Program for 2007, which includes bonuses for new business, retention, and persistency.

Also in this issue, you'll read about our support of the Institute for Healthcare Improvement's (IHI) *5 Million Lives Campaign* to improve the quality of health care in hospitals nationwide. In collaboration with other Blue Cross Blue Shield plans, we're helping transform the health care system so that it provides safe, effective care for all our members.

As health care reform initiatives in Massachusetts take shape, we share some important updates regarding dependent eligibility and non-discrimination provisions. In addition, we introduce you to a new online tool to help members estimate the costs of various health care services.

Other news includes changes to our payment methodology for out-of-network providers, and an addition to our pharmacy network. Finally, we address what we're doing to promote the safety of our members receiving bariatric surgery.

As always, please don't hesitate to share any ideas or concerns with your Account Executive.

Sincerely,

Carlos Cubia  
Vice President  
Sales Division

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### 2007 Broker Compensation Program

It is with gratitude that we're pleased to announce our new Broker Compensation Program for 2007 which includes an enhanced commission schedule and continues to provide bonus potential for meeting retention and persistency goals. For details, please read the [2007 Broker Schedule of Compensation \(PDF\)](#).

If you have any questions about the Broker Compensation Program for 2007, please contact your Account Executive.

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### Blues To Fund Major Quality Improvement Campaign

We are proud to announce that Blue Cross Blue Shield of Massachusetts is joining other Blue Cross Blue Shield plans across the country in underwriting the Institute for Healthcare Improvement's (IHI) *5 Million Lives Campaign*, which will help ensure safer and more effective health care for all Americans.

Over the next 24 months, the *5 Million Lives Campaign* will focus on several initiatives, including:

- reducing harm from hospital-contracted infections
- ensuring the safe use of high-alert medications (sedatives, narcotics, insulin)
- preventing surgical care complications

The *5 Million Lives Campaign* is the next phase of IHI's efforts to help hospitals implement changes that will improve the safety and effectiveness of the care they provide. The first phase, known as the *100,000 Lives Campaign*, was launched in December 2004 to increase hospital safety through a series of simple, standardized procedures in patients' hospital care. The program saved more than 100,000 lives by the end of an 18-month period.

Every acute-care hospital in Massachusetts participated in and contributed to the success of the *100,000 Lives Campaign*. Now, we will encourage and support all Massachusetts hospitals to participate in the *5 Million Lives Campaign*, which sets the bar even higher for improved health care delivery.

If you have any questions about the *5 Million Lives Campaign*, please visit [www.ihl.org](http://www.ihl.org) or contact your Account Executive.

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### Health Care Reform Updates

As a result of the passage of the health care reform bill in Massachusetts (Chapter 58 of the Acts of 2006), please note the following developments:

- For our insured plans, changes have been made to the standard eligibility provisions for dependents, effective January 1, 2007.
- Health plan carriers are only permitted to enter insured group health benefit plan contract with employers that (1) offer such coverage to all full-time employees who live in Massachusetts; and (2) do not make greater premium contribution levels to higher paid employees than the employer makes to lower paid employees.

For details on these developments, [click here](#).

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### Introducing: Treatment Cost Advisor

The Treatment Cost Advisor is a new tool on [www.bluecrossma.com](http://www.bluecrossma.com) that helps your clients' employees research the costs of common medical services and become better health care consumers.

Using the tool, employees can research the average Blue Cross Blue Shield of Massachusetts costs of services in the Commonwealth. They'll also find cost estimates:

- for both in-network and out-of-network care
- grouped by condition and category of care
- customized for age group, sex, and Zip code

We offer the Treatment Cost Advisor in partnership with Subimo, a reputable vendor of health care decision-support tools.

To access this tool, employees should go to [bluecrossma.com](http://bluecrossma.com), register for Member Self Service, and log in.

If you have any questions, please contact your Account Executive.

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### Harvard Vanguard Pharmacies to Join Our Network

Express Scripts, our pharmacy benefit manager, has added Harvard Vanguard Medical Associates to its pharmacy network. Therefore, effective January 1, 2007, all Blue Cross Blue Shield of Massachusetts members who have a physician at one of the 14 Harvard Vanguard Medical Associates offices with an on-site pharmacy and who have Blue Cross Blue Shield of Massachusetts pharmacy coverage can fill prescriptions at the Harvard Vanguard Medical Associates pharmacies.

If you have any questions, please contact your Account Executive.

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### Reminder: Bariatric Surgery Privileging in 2007

As a reminder, we expect to implement our Bariatric Surgery Privileging Program in the second quarter of 2007. The program is designed to help your clients' employees work with their providers to identify better options for obtaining high quality and safe bariatric surgery treatment.

For your clients that offer the bariatric surgery benefit, this privileging program will only affect members in our HMO Blue®, Blue Choice®, Network Blue®, Blue Care® Elect, and indemnity plans.

As a condition for payment for bariatric surgery services, this program will require that medical facilities in Massachusetts meet quality and safety standards established by a panel of experts convened by the Massachusetts Department of Public Health and the Betsy Lehman Center for Patient Safety and Medical Errors, including:

- certain staffing levels
- criteria for hospital infrastructures and outcomes
- criteria for professional provider expertise and training

Facilities that do not meet these standards will not be eligible for reimbursement for bariatric surgery on our members.

If you have any questions about this program, please contact your Account Executive.

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If the above links are not functioning in your email, copy and paste the URL listed below into a browser window:

2007 Broker Schedule of Compensation:

[http://www.bluecrossma-takecontrol.com/BlueLinks\\_eNews/Blinks\\_Dec06/Broker\\_Commission.pdf](http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_Dec06/Broker_Commission.pdf)

Health Care Reform Updates:

[http://www.bluecrossma-takecontrol.com/BlueLinks\\_eNews/Blinks\\_Dec06/HCR\\_Article.pdf](http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_Dec06/HCR_Article.pdf)

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Landmark Center, 401 Park Drive, Boston, MA 02215-3326 | 800-262-BLUE | TDD# 800-522-1254

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