



Welcome

Dear Business Partner:

The New Year is off and primed with opportunity for employers, and we're looking forward to helping your clients navigate their health care choices. As you'll read in this issue of *BlueLinks eNews*, we're proud to be offering our most diverse and flexible product portfolio ever—from consumer-driven health care to expanded Medicare coverage for retirees.

In this issue, we'll also offer important reminders of a change concerning our specialty pharmacy coverage, what we're doing to promote safety for members undergoing bariatric surgery, and repeat our new standard plan designs for 2006.

As always, we greatly appreciate your support and feedback. If you have any ideas or concerns to share, please contact your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the January 2006 issue of BlueLinks eNews:

- [Consumer Choice Blue Ahead of Trend for 2006](#)
- [Medicare Product Options Roll Out](#)
- [Select Specialty Pharmacy Moves from Mail to Retail](#)
- [Bariatric Surgery Privileging Planned for 2007](#)
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Consumer Choice Blue Ahead of Trend for 2006

We expect the interest in Consumer Choice Blue, our collection of consumer-driven health plans, to continue to grow in 2006. Consumer-driven health care (CHDC) has emerged as an important new product category, garnering increased attention from media outlets such as the *Wall Street Journal*, and continued government support.

As a result, more employers are giving CDHC a hard look. A study by the Kaiser Family Foundation found that 61 percent of employers identified CHDC as a leading strategy for controlling health care costs, a turnaround from one year earlier. That same study found that between 25 and 40 percent of employers who do not currently offer CDHC are considering it for 2006.

Of course, each employer has its own goals and readiness level for CDHC. And that's where we can help.

Consumer Choice Blue is diverse and flexible enough to meet the unique needs of your clients. It comprises a

wide portfolio of products, from more traditional HMO coverage that can be paired with health reimbursement arrangements, to PPO-based plans that let employers and employees reap the tax benefits of Health Savings Accounts.

In addition, Consumer Choice Blue gives your clients' employees access to a number of useful decision-support tools, including:

- **Plan comparison tools** for evaluating health care usage and out-of-pocket costs
- **Cost and quality data** for understanding health care expenses and making cost-effective choices
- **Benefits review and management tools** for tracking claims and benefits
- **Wellness incentives** that encourage employees to get and stay healthy and learn more about their plan
- **Proactive health management**, which aids employees who are at risk for or who already have health challenges

If you'd like to find out more about our Consumer Choice Blue plans, contact your Account Executive.

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Medicare Product Options Roll Out

On January 1, 2006, Blue Cross Blue Shield of Massachusetts launched a newly enhanced portfolio of Medicare plans, including options for Medicare Part D prescription drug coverage.

For your clients who offer retiree coverage with pharmacy benefits, they have a range of options which include:

- Medicare HMO Blue® (formerly Blue Care®65) and Medicare PPO BlueSM: our federally approved Medicare Advantage plans
- Three Medex®" plans: fee-for-service plans that supplement many or all of Medicare Part A (facility) and Part B (professional provider) services, depending on the plan your client elects to purchase
- Managed Blue for Seniors: a "Medicare wrap" product that supplements Medicare beneficiaries' Original Medicare benefits
- Blue MedicareRxSM: our Medicare-approved Part D prescription drug plan; eight plan designs available

To learn more about our group retiree Medicare coverage options, please read the [Benefit Fact Sheets](#) for each of our available plan designs, or contact your Account Executive.

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Select Specialty Pharmacy Moves from Mail to Retail

We would like to remind you that, effective June 1, 2005, Blue Cross Blue Shield of Massachusetts' subscriber certificates began including several changes concerning pharmacy coverage. In addition, several medications are now no longer available through our mail service prescription program.

A summary of the changes is as follows:

- Specialty Pharmacies: We added language to subscriber certificates allowing for select medications to be purchased from certain network pharmacies.
- Over-the-Counter Medications: We added language to subscriber certificates that would allow for coverage of select over-the-counter (OTC) medications. The covered OTC medications have been added to our formulary and are listed on our website bluecrossma.com.
- We modified the language of our subscriber certificates concerning the use of network pharmacies.
- A number of medications, including certain infertility medications, are no longer available through our mail service prescription program.

For a complete description of these changes and a list of medications no longer available through mail

service, please refer to the December 2005 edition of *Important Administrative Information*. You can also read [Recent and Upcoming Changes to Our Pharmacy Formulary in 2006](#) (PDF, 80 kb). If you have any questions or concerns about the changes, please contact your Account Executive.

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Bariatric Surgery Privileging Planned for 2007

We will be implementing a Bariatric Surgery Facility Privileging Program by January 1, 2007. After that date, in Massachusetts only facilities that have been granted bariatric surgery privileges by Blue Cross Blue Shield of Massachusetts will be eligible for reimbursement for these procedures.

We decided to take this action after consulting with our external Physician Advisory Council and concluding a long-term review of our bariatric (weight-loss) surgery criteria. We intend to adopt evidence-based recommendations about bariatric surgery as criteria for coverage in Massachusetts, and to require interested hospitals in Massachusetts to achieve the standards as a necessary requirement for privileging and reimbursement in 2007.

Our program will follow recommendations produced in August 2004 by an Expert Panel convened by the Massachusetts Department of Public Health and by the Betsy Lehman Center for Patient Safety and Medical Errors. These recommendations address concerns about the quality and safety of bariatric surgery in Massachusetts. They are wide reaching and include everything from staffing to provider experience.

We support the process that the Expert Panel used to develop its findings, and we believe that the panel's work has established appropriate standards of care for bariatric surgery programs in Massachusetts.

We have sent a [letter](#) (PDF, 28 kb) to communicate this information to our accounts. If you have any questions about the bariatric surgery privileging program, please contact your Account Executive.

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Product Update: New Standard Plan Design Offerings for 2006

We are committed to continuously expanding our product offerings to meet the changing needs of your clients. As a mark of this commitment, we would like to remind you that we have added several new standard plan designs, including ones for small-group employers. These plans include:

Access Blue: Open-Access Managed Care Plan Options

Our Access Blue HMO plans offer your clients' employees flexibility and choice, with the convenience of copayments and no referrals when they stay within the HMO Blue® network. We've expanded our family of open-access HMO plans with five new affordable options for your small-group clients:

- Access Blue Value
- Access Blue Value Plus
- Access Blue Enhanced Value
- Access Blue with \$1,000/\$2,000 Deductible
- Access Blue with \$2,000/\$5,000 Deductible

HSA-Compliant Blue Care® Elect Saver High-Deductible Options

These affordable PPO plans feature an integrated medical and pharmacy deductible to provide comprehensive coverage with significant savings for your clients. Also, the plans may be paired with our Health Savings Account (HSA), a federal-tax-exempt way to help your employees pay for current and future out-of-pocket medical expenses.

HMO Blue \$2,000 Deductible Option

This managed care plan offers lower premiums through a deductible for many inpatient and outpatient hospital services. It may be paired with our Blue Care Account, Flexible Spending Account, and/or Health Reimbursement Arrangement.

Blue Care Elect \$5,000 Deductible Option

This affordable PPO benefit design provides comprehensive coverage at significant savings for employers, while engaging members with their health and health care decisions. It may be paired with our Blue Care Account, Flexible Spending Account, and/or Health Reimbursement Arrangement.

To learn the details of these plans, please read this [New Standard Plan Designs Fact Sheet](#) (PDF, 176 kb), or contact your Account Executive.

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

Benefit Fact Sheets: <http://www.brokercentral.bcbsma.com/bcbsma/Materials.nsf/materials?OpenForm#SENIOR>

Recent and Upcoming Changes to Our Pharmacy Formulary in 2006:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/Blinks_January06/Pharm_FactSheet.html

Bariatric Surgery Letter:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/Blinks_January06/acct_bariatsurgltr.pdf

New Standard Plan Designs Fact Sheet:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/Blinks_January06/NewPlanOffering.pdf

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