

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

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[Sold Case Calendar](#) [Archives](#) [Feedback](#)

SITES

[BROKERCENTRAL](#)[BlueLinks...
for Employers](#)

Welcome

Dear Business Partner:

We appreciate the role you play in helping employers make educated and informed decisions about their current and future health care needs. That's why we're pleased to announce a mid-year adjustment to our core commission program, featured in this issue of eNews.

You'll also read about the importance of oral health—especially for people who have diabetes or coronary artery disease, or who are pregnant—and our new Enhanced Dental Benefits Program, which allows your clients to promote regular dental care to their employees.

We also recognize a special group of doctors recently honored by Blue Cross Blue Shield of Massachusetts for improving quality of care. Finally, we remind you of new plan options: the HSA-compliant Access Blue Saver and our low-option HMO Blue Premier Value plans.

As always, we welcome your feedback, so please contact your Account Executive with any ideas or concerns.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In this July 2006 issue of BlueLinks eNews:

- [New Broker Compensation Program](#)
- [Enhanced Dental Benefits Program](#)
- [Network Providers Honored for Quality](#)
- [Product Update: Access Blue Saver](#)
- [Product Update: Low-Option HMO Blue Plans](#)
- [Upcoming WebMD® University Class](#)

Note: If the above links do not work, scroll down to read the articles.

New Broker Compensation Program

We appreciate the value you bring to us and our mutual clients. That's why we are pleased to announce a mid-year adjustment to our core commission program for all new sales, effective July 1, 2006, through June 30, 2007.

The standard fee paid on the first \$350,000 of earned premium will increase by 1% across the board, as detailed below:

Managed Care and PPO Products

- Accounts currently paid at 3% for the first \$350,000 of earned premium will be paid at 4% for the first \$350,000 of earned premium.
- Target accounts currently paid at 4% for the first \$350,000 of earned premium will be paid at 5% for the first \$350,000 of earned premium.

High-Deductible Products

- Accounts currently paid at 4% for the first \$350,000 of earned premium will be paid at 5% for the first \$350,000 of earned premium.
- Target accounts currently paid at 5% for the first \$350,000 of earned premium will be paid at 6% for the first \$350,000 of earned premium.

There has been no change to the 1% paid for earned premium over \$350,000 or for existing accounts that were effective prior to July 1, 2006.

In addition, we are in the process of adjusting our core commission program for 2007. If you have questions regarding this program, please contact your Account Executive.

[Back to Top](#)

Total Health Care Connection: Enhanced Dental Benefits Introduced

Beginning September 2006, the Enhanced Dental Benefits Program will allow dental accounts with 51 or more subscribers to offer a rider that enhances benefits for employees who:

- have diabetes
- have coronary artery disease
- are pregnant

Why these groups of employees? Studies have shown an association between periodontal disease—the most common infectious disease in adults—and the control of diabetes and the severity of heart disease. Periodontal disease among pregnant women has also been associated with an increased risk of delivering a preterm, low-birth-weight baby. The Enhanced Dental Benefits Program rider offers your clients' employees:

- one cleaning every three months (or periodontal maintenance visits if your dental plan periodontal benefits) covered at 100 percent
- one periodontal scaling every 24 months if your dental plan offers periodontal benefits at 100 percent

No deductible, co-insurance, or calendar-year maximum applies to these enhanced benefits when performed by a participating or preferred dental provider. PPO members may receive these services from a non-preferred dentist with some out-of-pocket cost. The Enhanced Dental Benefits Program will be incorporated into all dental plans effective July 1, 2007. Self-funded and large, fully-insured clients may request to opt out of these benefits at that time.

[Back to Top](#)

Network Providers Honored for Quality of Care

Higher quality, reduced costs—that's the drive behind our Primary Care Physician Quality Incentive Program. This program allows us to recognize outstanding providers in our network. Our aim is to increase the number of members who receive important preventive and disease management services. The results of the program have shown continuous improvement since its launch in 2000. For 2005, 392 adult and pediatric physicians were honored for quality improvement scores in the top 10 percent of all physicians who participate in the program. Service measures for adult care providers include:

- Generic medication utilization
- Mammography services
- Electronic prescribing systems and electronic medical records

- Diabetic care
- Decision-support systems

Service measures for pediatric providers include:

- Generic medication utilization
- Well-visits for children and adolescents
- Electronic prescribing systems and electronic medical records
- Decision-support systems

To view a list of the physicians honored for quality improvement [click here](#).

[Back to Top](#)

Product Update: Access Blue Saver Offers Managed Care with HSA

Access Blue Saver may be a great option for your clients interested in the tax savings and other advantages of health savings accounts (HSAs). With its attractive price point, this high-deductible HMO is HSA-compliant and available to your fully insured clients with effective dates starting:

- July 1, 2006, for employer groups with 51 or more eligible employees
- August 1, 2006, for small-group accounts

Access Blue Saver features:

- **Network:** HMO Blue Massachusetts-based network of providers
- **Preventive Care:** Preventive care is not subject to the deductible, and annual routine physicals do not have a co-payment.
- **Other care:** Non-preventive office visits, tests, and other care are subject to a deductible, as required by IRS guidelines for HSA compliance.
- **Pharmacy:** After combined medical/pharmacy deductible, copayments of:
 - \$10/\$25/\$45 retail
 - \$20/\$50/\$90 mail-order
- **Deductible:** \$1,100 individual/\$2,100 family (deductible will be adjusted on a calendar-year basis, based on HSA regulations)
- **Out-of-pocket maximum:** \$5,000 individual/ \$10,000 family
- **Referrals:** No referrals are required for Access Blue Saver.

Download this [fact sheet](#) for a more in-depth look at Access Blue Saver. Call your Account Executive with questions.

[Back to Top](#)

Product Update: Low-Option HMO Blue Plans

Do you have clients who would like a less expensive HMO Blue option? Our new Premier Value plans are worth a look.

Available with either the local or New England provider networks, these options feature fixed copayments on most services and a deductible for inpatient and hospital care. They are available with effective dates of:

- July 1, 2006, for employers with 51 or more eligible employees
- August 1, 2006, for small group employers

Key features of HMO Blue Premier Value and HMO Blue New England Premier Value plans are:

- **Office visit:** \$25 copayment per visit

- **Emergency room visit:** \$100 copayment per visit
- **Ambulatory day surgery:** \$250 copayment per admission
- **Durable medical equipment:** \$750 benefit limit maximum per calendar year
- **Out-of-pocket maximum:** \$1,000 per member / \$2,000 per family
- **CT Scans, MRIs, PET scans:** \$150 copayment per category per day
- **Inpatient admissions:** \$1,000 deductible per member / \$2,500 per family per calendar year
- **Prescription drugs:**
 - retail: \$15/\$30/\$50
 - mail: \$30/\$60/\$100

For details about these plans, read the [HMO Blue Premier Value fact sheet](#) and [HMO Blue New England Premier Value fact sheet](#). If you have any questions, please call your Account Executive.

[Back to Top](#)

Upcoming WebMD® University Class

Our online education series on [bluecrossma.com](#) continues in September with the WebMD University class, Four Weeks to a Healthy Pregnancy.

The four-week course covers these topics:

- Week One: Great Expectations
- Week Two: Growing and Glowing
- Week Three: Labor and Delivery
- Week Four: A Star is Born

Anyone can take advantage of all this class has to offer, including:

- Interactive chats with experts on hard-to-answer questions
- Weekly newsletters with helpful links and related topics
- Fact-filled articles, healthy recipes, and interactive tools
- Convenient, stress-free schedule of events, with classroom open 24/7

Participants can register for the course beginning September 4 by visiting [bluecrossma.com](#). The virtual course will be held from September 18 to October 13.

Promotional postcards and PDF e-cards will be available from your Account Representative at the end of July, complete with class information and registration instructions.

For more information, please contact your Account Executive.

[Back to Top](#)

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

List of the physicians honored for quality improvement:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_July06/PCPIP_RecipList.pdf

Access Blue Saver fact sheet:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_July06/ABSaver_factsheet.pdf

HMO Blue Premier Value fact sheet:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_July06/ABSaver_factsheet.pdf

HMO Blue New England Premier Value fact sheet:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_July06/HMO_PreVal_NE_FSheet.pdf

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