



Welcome

Dear Business Partner:

As we close the first quarter for 2005, I want to thank you for your hard work and continued efforts on behalf of Blue Cross Blue Shield of Massachusetts.

In this issue of BlueLinks eNews, you'll find information about some pending changes to our pharmacy formulary, our new dental option, and 2004 product enrollment trends. We also have an update related to our sales structure and our next online university class available to everyone.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the March 2005 issue of BlueLinks eNews:

- [Pharmacy Formulary Changes to Take Effect April 1](#)
- [Product Update: Dental Blue® Select](#)
- [2004 Product Enrollment Trends](#)
- [Organizational Announcement: New West Sales Region](#)
- [Online Education: "Super-size Your Life"](#)

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

Pharmacy Formulary Changes to Take Effect April 1

As part of our continuing effort to provide affordable health care and prescription drug benefits to all of our members, we will be making some carefully considered changes to our covered drug list, effective April 1, 2005. Certain drugs will either be changing tier status, moving to non-covered status, or assuming Quality Care Dosing status.

These changes are based on clinical guidelines and recommendations from our Pharmacy and Therapeutics Committee. For every medication being moved from covered to non-covered status, additional medication options are available.

Please refer to your February 2005 issue of the IAI for complete information on covered drug list changes. You can also view our formulary online by visiting www.bluecrossma.com and clicking on **Pharmacy Program**. If you have any questions about these changes, please contact your Account Executive.

[Back to Top](#)

Product Update: Dental Blue Select

In order to provide our accounts and members with greater choice of dental coverage options, we are introducing Dental Blue Select—an enhanced plan design under Dental Blue PPO. This option offers richer in-network benefits than both our traditional indemnity plans and traditional PPO plans, at a reasonable price point.

We designed Dental Blue Select with three goals in mind:

1. to reward members for in-network utilization while still allowing for freedom of choice
2. to simplify our out-of-network reimbursement structure
3. to reduce account liability on out-of-network claims

The plan is unique in that it provides members with incentives when they seek treatment from in-network dentists, while allowing them the flexibility to visit the dentist of their choice. With this new option, your clients will benefit from a simplified out-of-network reimbursement structure.

Dental Blue Select will be available on July 1, 2005, for all accounts with 26 or more members, or 10 or more members with two years' prior coverage. BlueQuote will begin displaying the Dental Blue Select options under the Program 2 section on April 1. For more information, please contact your Account Executive.

[Back to Top](#)

2004 Product Enrollment Trends

As health care costs continue to be a challenge, we continue to observe a trend to lower cost plan designs and products. In our assessment of enrollment trends of 2004, we continue to see significant movement toward higher cost-sharing plans. We are also seeing growth in high-deductible consumer-directed health plans. At the same time, PPO growth also continues, as we meet the needs of employers with employees throughout the country. We expect all of these trends to persist in 2005.

Specifically, enrollment data for 2004 showed the following:

- Almost 14 percent growth in our New England HMO plans
- 75 percent growth in our HMO low-option and high-deductible plans
- 13 percent growth among PPO plans

Part of our commitment to keeping health care costs manageable is to stay ahead of your and your clients' needs. We offer a full range of consumer-directed health plan and wellness incentive options with our Consumer Choice Blue plan and look forward to working with you and your clients who are ready to develop a roadmap to consumerism. If you have any questions about Consumer Choice Blue or our wellness incentive programs, please contact your Account Executive.

[Back to Top](#)

Organizational Announcement: New West Sales Region

Effective March 2, we combined our central and west sales regions into a newly formed west region. Leading this territory is Regional Director Barbara Tierney, who has been a valuable asset to Blue Cross Blue Shield of Massachusetts for over 20 years. Barbara has consistently demonstrated strong leadership and performance in managing the new sales, account retention, and staff development for the former central and west regions.

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

[Back to Top](#)

Online Education: "Super-size Your Life"

As part of our ongoing WebMD®" University program, we are excited about our next course offering: "Super-size Your Life", designed to help everyone make a change for the healthier.

This free four-week course, currently underway, is focused on helping everyone feel better by developing healthy eating and exercise habits. This class offers the opportunity to participate in weekly classes and online chats, sit in on expert lectures and slideshows, and keep a journal of the journey towards a healthy lifestyle.

Registration is easy—simply visit www.bluecrossma.com and click on the Online Education link on the right hand side of the page. If you have any further questions about this course or our WebMD University program, please contact your Account Executive.

[Back to Top](#)

® Registered Mark of the Blue Cross and Blue Shield Association

®" Registered Mark of WebMD Corporation

© 2005 Blue Cross and Blue Shield of Massachusetts, Inc. All rights reserved.

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

An Independent Licensee of the Blue Cross and Blue Shield Association

[Terms of Use](#)