

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

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Welcome

Dear Business Partner:

We recently announced our financial results for 2005, and the strong performance reflects our success in account retention and new business growth. We are grateful for your contributions—especially for the time you take to learn about our products and services and to strengthen your relationship with us. In this evolving health care landscape, your feedback has helped us maintain the highest possible quality of service and value to your clients.

In this issue of *BlueLinks eNews*, we provide an important reminder about the Medicare creditable coverage requirement, and information about our new Direct Pay Medex®' rates. Finally, you'll read about two valuable online tools that engage members in their health care decision-making.

As always, if you have any ideas or concerns, please do not hesitate to share them with your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the March 2006 issue of BlueLinks eNews:

- [Strong Performance Results for 2005](#)
- [Medicare Creditable Coverage Disclosure](#)
- [New Direct Pay Medex Rates](#)
- [Tools for Plan Management: Subimo Coverage Advisor™ and National Treatment Cost Estimator](#)

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Strong Performance Results for 2005

Today, we reported our 2005 financial results. In another solid year, overall enrollment increased by more than 182,933 members, bringing our total medical membership to 2.84 million members.

Again, we could not have achieved these results without your ongoing dedication and support. We appreciate the opportunity to continue serving you and your clients.

For details about our year-end results, please read our recent [press release](#) (pdf, 27k). If you have any questions, please contact your Account Executive.

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Medicare Creditable Coverage Disclosure

In early February, we sent you a letter concerning creditable coverage requirements outlined in the Medicare Modernization Act and Medicare Part D regulations. As a reminder, we would like to inform you of the following:

Under Medicare Part D regulations, employers, government agencies, and other entities offering prescription drug coverage to Part D-eligible individuals (including active and retired employees and beneficiaries) must disclose to the Centers for Medicare & Medicaid Services (CMS) and to Part D-eligible individuals whether the plan coverage is creditable or noncreditable. (In May 2005, CMS issued guidance about creditable coverage notices that accounts were required to send to eligible individuals by November 15, 2005.) CMS has now provided new disclosure guidance for entities that currently provide prescription drug coverage to Part D-eligible individuals.

For more information about creditable coverage disclosure, please go to the CMS web page www.cms.hhs.gov/CreditableCoverage and click on the document "Disclosure to CMS Guidance."

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New Direct Pay Medex Rates

The Division of Insurance has approved new rates for Direct-Pay Medex. These rates become effective March 15, 2006.

Product	2006 Quarterly Billing Rate	2005 Quarterly Billing Rate	2006 Monthly Billing Rate	2005 Monthly Billing Rate
Gold*	\$1,788.84	\$1,556.88	\$601.07	\$523.13
Core Plus*	\$474.18	\$487.14	\$158.69	\$162.76
Bronze	\$445.56	\$414.30	\$149.09	\$138.41
Core	\$242.43	\$232.08	\$81.12	\$77.54

*Plan closed to new members

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Tools for Plan Management: Subimo Coverage Advisor and National Treatment Cost Estimator

As reported in the December issue of *BlueLinks eNews*, we have partnered with the Blue Cross Blue Shield Association and Subimo to offer two easy-to-use online tools that assist our members with understanding the costs and benefits of their coverage and certain treatment options.

National Treatment Cost Estimator

In partnership with the national Blue Cross Blue Shield Association, we offer your clients' employees access to an online tool that will help them anticipate the estimated costs of their care, and assist them in budgeting and planning for these costs. This new tool is easily accessible through our Take Control web feature (www.bluecrossma.com/takecontrol). The National Treatment Cost Estimator will:

- Provide members with ranges of costs for episodes of care, which include all the treatment for specific conditions (conditions include pregnancy, diabetes, heart conditions and others)
- Allow members to review both national and statewide data on costs
- Allow members to see the costs of care when they receive treatment in different types of facilities (outpatient v. inpatient, for example). It also provides historical data to give members a sense of how likely members are to receive treatment at the different locations.
- Provide information and explanations of the specific medical conditions

Subimo Coverage Advisor

We are pleased to announce a recent partnership with Subimo, a leading provider of independent health care information, to offer the Coverage Advisor™. This unique, easy-to-use online tool helps your clients' employees quickly and easily assess the out-of-pocket costs associated with the plans your clients offer, and can assist employees in best determining which plan option meets their individual needs.

The tool takes about 15 minutes to use and allows your clients' employees to create a customized health profile of their covered family members, and then generates an estimate of their annual health care costs.

Your clients' employees can use this decision support tool to compare both Blue Cross Blue Shield of Massachusetts' traditional managed care plans and our high-deductible, account-based compatible plans.

The Coverage Advisor tool is being offered through Subimo, a leading provider of independent health care information, and can be accessed by visiting our main website at www.bluecrossma.com, and clicking on the **Health Plans** section and then click on the **Tools and Resources** button on the left. The link on that page connects directly to the Coverage Advisor.

If you have any questions about the National Treatment Cost Estimator, or the Subimo Coverage Advisor, please 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.

Year-end Results Press Release:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BLinks_March06/Earnings_release.html

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