

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

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## Welcome

Dear Business Partner:

We recently announced our financial results for early 2006, and our continued strong performance reflects your ongoing work on behalf of your clients. We look forward to continuing to share timely information with you through our various feedback channels, including our upcoming Broker Forum in June, our newly restructured Broker Advisory Council, and this eNewsletter. In this evolving health care landscape, your input helps us maintain the highest possible quality of service and value to your clients.

In this issue, we provide an important information about the recently signed health care reform bill, updates about our HIPAA compliance and chiropractic billing guidelines, and an overview of our national hospital quality initiative.

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 this May 2006 issue of BlueLinks eNews:

- [Financial Results](#)
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- [HIPAA Privacy Update](#)
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### First Quarter Financial Results Reported

On May 15, 2006, we reported our financial results for the first quarter of 2006, which reflect continued strong performance. During this period, overall enrollment increased by more than 96,000 members, bringing our total medical membership to 2.94 million. 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 financial results, please read our recent [press release](#) (PDF, 28 Kb). If you have any questions, please contact your Account Executive.

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## Impact Health Care Reform Bill on Massachusetts Employers

On April 12, 2006, Governor Mitt Romney signed into law a health care reform bill that will have a significant impact on Massachusetts' health insurance. The law requires all Massachusetts residents to have health insurance, effective July 1, 2007. The reform is expected to expand coverage to 90 to 95 percent of the state's 550,000 uninsured in the next three years.

To make this happen, the law expands Medicaid eligibility, offers a subsidy program to help low-income people purchase insurance, and puts forth reforms for the non-group and small group markets. The reform also increases much needed Medicaid reimbursement levels for providers, and includes an additional key provision requiring employers with 11 or more full-time employees to offer health coverage, or be subject to an annual fee of \$295 per employee.

In order to link small businesses and individuals with health insurance products, the bill provides for the creation of a central mechanism called the 'Connector'. Individuals and businesses with 50 or fewer employees are eligible to purchase insurance through the Connector. Employed individuals may purchase health insurance with pre-tax dollars through the Connector.

Blue Cross Blue Shield of Massachusetts expects to offer a spectrum of affordable plans as allowed under the new law. We look forward to working with you to introduce these options to your clients.

### Key Dates

- October 1, 2006: Employers with 11 or more employees must offer health coverage or be subject to an annual fee of \$295 per employee.
- April 1, 2007: The Connector begins offering health benefit plans:
  - For individuals (provided they have not been offered subsidized health insurance by an employer with over 50 employees)
  - For small groups with 1-50 employees
- July 1, 2007: All Massachusetts residents are required to have health insurance.
- July 1, 2007: The state merges non-group and small group health insurance markets.

Attached is a [brochure](#) (PDF, 540 Kb) that is a brief overview of the new law. If you would like copies of the brochure to be shared with your clients, please contact your Account Executive. We will be sending copies to all of our accounts in June as part of our quarterly informational mailing.

If you have any questions about the health care reform law, please contact your Account Executive.

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## National Network Hospital Performance Program

Blue Cross Blue Shield of Massachusetts has joined with 20 other Blue Cross Blue Shield plans and the Blue Cross Blue Shield Association in the National Network Hospital Performance Measurement Pilot Program.

This program was developed as part of our national commitment to advance the transparency of quality and safety information to both national employers and hospitals, and to support and encourage hospitals to use publicly available quality data to improve inpatient care. Multi-state employers have requested in particular accessibility to data from hospitals that their employees use in other states. Program participants represent more than 80 percent of the Blues plans' 93 million members.

This program reorganizes existing publicly available data to support hospitals' efforts to improve quality care in collaboration with Blue Cross Blue Shield of Massachusetts. No new reporting is required on the part of the hospitals. For Massachusetts hospitals, the program will include hospital performance data from the Centers for Medicare and Medicaid Services (CMS) on a variety of topics. We are working to make this information available to our employer groups and will keep you informed of our progress.

For more information, or if you have any questions about our network hospital performance program, please contact your Account Executive.

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## HIPAA Privacy Update

With the advent of the third-year anniversary of HIPAA, we are updating our business partners with regard to the three-year notice requirement of our privacy policy.

According to HIPAA privacy legislation, Blue Cross Blue Shield of Massachusetts is considered a 'covered entity' for our premium members, which means we must be in compliance with the privacy rule for those members. In order to remain compliant, we created 'Our Commitment to Confidentiality', which satisfies the 'Notice of Privacy Practices' (NOPP) requirement included within the legislation. That notice must be made available to all current and prospective members.

We already meet and exceed this requirement since we include such a reminder about the availability of our NOPP each fall in the annual mailing of the Healthy Times newsletter to our fully insured members. As a result, we are not planning to reissue this notice to our premium members.

Further, our NOPP is publicly available on our website, [www.bluecrossma.com](http://www.bluecrossma.com). It can be accessed by visiting [bluecrossma.com](http://bluecrossma.com), then clicking 'New Members' and then clicking the 'Member Rights' and 'Member Privacy' links.

Self-insured accounts are the covered entity for their members, and as such, are responsible for distribution of and reminder notice about the availability of their own NOPP to their own members.

If you have any questions regarding our update to HIPAA, please contact your Account Executive.

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## Chiropractic Billing Guidelines

In early March, we sent an updated *Chiropractic Billing and Coding Guideline* to all of our participating chiropractors. This document is designed to inform our participating chiropractors about services typically reimbursed for during a chiropractic visit and how to bill us. The guideline does not change our policy on chiropractic services nor does it alter our member's chiropractic benefits.

Within the document, we explain to providers that we consider maintenance care not medically necessary and therefore not a covered service. Here is an excerpt from the guideline that gives an example of what is considered maintenance care:

' . . . when the functional status of the patient has remained stable for a given illness/condition/injury over approximately four weeks, without functional improvement in the member's net health outcome or expectation of additional objectively measurable clinical improvement, further chiropractic treatment is considered maintenance care.'

Please be aware that we have not changed our position on the coverage of maintenance care, but have issued the *Chiropractic Billing and Coding Guideline* solely to continue educating our network about appropriate billing practices.

If you have any questions about our coverage for chiropractic services, please contact your Account Executive.

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Earnings Press Release:

[http://www.bluecrossma-bluesline.com/BlueLinks\\_eNews/BLinks\\_051406/earningspr200605.pdf](http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BLinks_051406/earningspr200605.pdf)

Health Care Reform Brochure:

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