



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

SITES

[BROKERCENTRAL](#)

[BlueLinks](#)
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Welcome

Dear Business Partner:

In less than five months, all Massachusetts residents will be required to carry health care coverage, and we've been working tirelessly to develop options for the uninsured market. We recently filed our plan options with the Commonwealth and are awaiting approval, as you'll read in this edition of *eNews*.

We're also continuing to work on our new website, launching soon, which will make it easier than ever for your clients' employees to interact us.

You'll read about some changes to our pharmacy formulary, and about our online tool to help employees research the cost of care. Finally, we report on a recent visit to our nation's capital, where we pledged support for a national initiative to improve the health care system.

If you have any questions about these news items, please feel free to contact your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In this issue of BlueLinks eNews:

- [Health Care Reform Updates](#)
- [Update to Our Website](#)
- [3/1/07 Updates to Our Pharmacy Formulary](#)
- [A Great Research Tool: Treatment Cost Advisor](#)
- [BCBSMA Commits to National Quality/Value Initiative](#)

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

Health Care Reform Updates

Health Care Reform Plans Filed with Commonwealth

We are continuing our preparations to serve Massachusetts' uninsured residents, who under the new health care reform law, can begin signing up for the new health care coverage beginning May 1 for a July 1, 2007 effective date. On January 16, we submitted a portfolio of health plans for seal of approval by the Commonwealth Health Insurance Connector Authority (the Connector). As you may have read in the newspapers, the Connector is asking carriers to submit several additional plan design options. We are in the middle of preparing these for submission on February 2. To meet the needs of the uninsured market, these plans have a range of monthly premiums, benefits, and member cost share consistent with the specifications of the Connector. We'll share details with you when the Commonwealth completes its review of the filed plans.

The Connector Board is scheduled to announce their seal of approvals on March 8.

Employer Premium Contribution Date Change

Please note that the effective date of the health care reform law's employer premium contribution provision has changed from January 1, 2007, to July 1, 2007.

Division of Insurance Bulletin on Dependent Coverage

On January 18, 2007 the Division of Insurance issued a [bulletin](#) to clarify new dependent coverage requirements that went into effect on January 1, 2007 under the Health Care Reform Act.

For more information about the health care reform law, please read the [December 2006 edition of our Important Administrative Information](#), or contact your Account Executive.

[Back to Top](#)

Update to Our Website

Look for an easier **bluecrossma.com** coming soon. Improvements will give your clients' employees a more personalized experience with better search functionalities. The new site will also help employees get more value from their Blue Cross Blue Shield of Massachusetts health plan.

Member Self Service will be become **mybluecrossma**, which members can access using their current login. **mybluecrossma** will be easier to use, provide quicker access to information, and offer more tools and resources that members can use to help manage costs and improve health care quality.

For more information on our new website, please contact your Account Executive.

[Back to Top](#)

3/1/07 Updates to the Our Pharmacy Formulary**Standard Formulary Changes Take Effect March 1, 2007**

As part of our continuing effort to provide affordable health care and prescription medication benefits to your clients' employees, we have made some carefully considered changes to our covered medication list. Please be aware that for medications being moved to non-covered status, additional medication options in the same therapeutic class are available. Employees can refer to www.bluecrossma.com and click on **Pharmacy Program** to obtain the most up-to-date drug coverage information.

Our Pharmacy and Therapeutics (P&T) Committee, comprising various external physicians and pharmacists, reviews the safety, effectiveness, and overall value of new medications approved by the Food and Drug Administration (FDA). While a new drug is being reviewed, it will not be covered by our plans. As with other non-covered drugs, a physician may request coverage for any new FDA-approved drug under committee review, if it is medically necessary. This does not apply to our senior plans—Medex plans, Medicare Advantage plans, and Blue MedicareRx; because they must meet certain federal regulations, we cover newly approved medications as required and in accordance with government guidelines.

Medications Moving from Covered to Non-covered

Effective March 1, 2007, the following medications will move to non-covered status.

| Category | Medication Name |
|------------------------------|--------------------------|
| Asthma treatment | Ventolin® HFA |
| Inflammatory bowel treatment | Dipentum® |
| Fertility treatment | Follistim®/Follistim® AQ |

Medications Moving from Tier 2 to Tier 3

Effective March 1, 2007, the following medications will move from Tier 2 to Tier 3.

| Category | Medication Name |
|----------------------------|------------------------|
| High cholesterol treatment | ¹ Lipitor® |
| Anti-viral treatment | Valtrex® |

| | |
|------------------------|--|
| Central nervous system | Geodon® Strattera™ Metadate® CD |
| Women's health | Estratest®/Estratest® H.S. Estrostep Fe® |
| Fertility treatment | ² Ovidrel® ² Pregnyl® |
| Cough suppression | Tussionex® |

Medications Moving from Non-covered to Covered

Effective March 1, 2007, the following medications will be covered.

| Category | Medication Name |
|------------------------------|--|
| Asthma treatment | ProAir™, HFA (Tier 2) |
| Inflammatory bowel treatment | Colazal® (Tier 2) |
| Stomach acid suppressants | ³ Prevacid® (Tier 3) |
| Dermatological treatment | Differin® (Tier 3) Gonal-f®/Gonal-f® RFF (Tier 2) |

¹ Current Step Therapy rules will still apply (Medical Policy 013 "Antihyperlipidemics").

² Available through the Specialty Pharmacy Program; see www.bluecrossma.com for details.

³ Current Step Therapy rules will still apply (Medical Policy 030 "Proton Pump Inhibitors").

[Back to Top](#)

A Great Research Tool: Treatment Cost Advisor

As we reported in the last edition of *eNews*, we recently launched the Treatment Cost Advisor on www.bluecrossma.com to help our members understand their medical costs and become better health care consumers.

The tool allows employees to research the average cost of services within the Blue Cross Blue Shield of Massachusetts network. Members will also find cost estimates:

- for both in-network and out-of-network care
- grouped by condition and category of care
- customized for age group, sex, and Zip code

We offer the Treatment Cost Advisor in partnership with Subimo, a national leader in health care decision-support tools.

To access this tool, employees should go to bluecrossma.com, register for **Member Self Service**, and log in.

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

[Back to Top](#)

BCBSMA Commits to National Quality/Value Initiative

On January 11, 2007, we signed on to a national initiative, known informally as the "four cornerstones," to improve health care quality, information, and cost-effectiveness for employees and their families.

As a long-time supporter of transparency efforts in health care, we are proud to join others in this national initiative, which was launched last November by the U.S. Department of Health and Human Services.

To pledge our support, we signed these cornerstone statements:

1. We are committed to working to improve the quality of health care—not necessarily more or less care, but better care.
2. We are committed to working collaboratively with every part of the health care system—including other insurers, providers, policymakers and patients—to improve the quality of care.
3. We lead the country in technology innovation, and together with 33 other members of the Massachusetts eHealth Collaborative, we are creating a system of electronic medical records for three pilot communities, allowing doctors to spend less time chasing paper and more time with their patients.
4. We know that transparency is important, and we are working to convey the relevant information so that it is useful to the consumer.

If you have any questions about the four cornerstones initiative, please contact your Account Executive or go to www.hhs.gov/transparency.

[Back to Top](#)

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

Division of Insurance Bulletin:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_Jan07/DOI_Bulletin.pdf

Health Care Reform Updates:

http://www.bluecrossma-takecontrol.com/BlueLinks_eNews/Blinks_Dec06/HCR_Article.pdf

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