

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

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BlueLinks...
for Employers

Welcome

Dear Business Partner:

We're pleased to share with you recent developments concerning new products and our efforts to make it easier for members to access Member Self Service through our website.

Our Health Savings Account-compliant, high-deductible PPO plan is available for your clients. Several early adopters have given us positive feedback, and we look forward to working with you to share this new option with your clients as they consider the cost savings and flexibility of HSA plans.

We also hope you and your clients can benefit from our new interactive training presentations on the Medicare Modernization Act (MMA). Blue Cross Blue Shield of Massachusetts is committed to helping your clients to understand their options under the MMA and to find the right solution.

In addition, as many of you may already know, your clients' employees can enjoy the freedom and convenience of real-time information with our Member Self Service feature at bluecrossma.com. We've recently made a key enhancement to Member Self Service and will be sharing that news with your clients over the next several months.

I hope you enjoy the summer, and I look forward to sharing more product news and information with you later this month.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the August 2005 issue of BlueLinks eNews:

- [Important Note About Group Accounts and Medicare Part D](#)
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Important Note About Group Accounts and Medicare Part D

Medicare Part D prescription medication benefits will become available beginning on January 1, 2006. To that end, we are currently working on communications to our accounts about their group health plan retiree prescription coverage options.

Please note that we will be informing all of our group accounts regarding the creditable status of their current Blue Cross Blue Shield of Massachusetts retiree health plan prescription coverage via

letter by mid-September. Further details about creditable coverage and Medicare Part D will be available in the September issue of Important Administrative Information.

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Product Enhancements: Health Savings Accounts

On April 1, 2005, the Blue Care® Elect Saver high-deductible PPO options—designed to pair with a Health Savings Account (HSA) from Wells Fargo Health Benefit Services—became available. Group accounts can benefit from the premium savings and tax advantages available under this new arrangement, while offering comprehensive coverage to their employees. The Blue Care Elect Saver options cover in-network routine preventive services in full after a per-visit copayment. Other in-network services are subject to the plan-year deductible. Please contact your account executive to learn more about our HSA options for your clients.

To make it easy for our accounts to establish HSAs, and to assist our business partners with understanding HSA basics, we've developed a relationship with Wells Fargo Health Benefit Services. Wells Fargo has developed several web-based training sessions that are posted within the Wells Fargo website. The presentations include the following:

HSA Overview Presentation

Link: http://www.brainshark.com/wellsfargotrust/HSA_Overview

Topics: HSA basics, eligibility, contributions and distributions, HSA advantages, and resources for further information

Wells Fargo HSA Broker Presentation

Link: http://www.brainshark.com/wellsfargotrust/Broker_Presentation

Topics: the advantages of Wells Fargo as your HSA provider, website access, the HSA debit card, investment options, and the role of the broker

Wells Fargo HSA Presentations for Employers, Employees, and Individuals

Link: http://www.brainshark.com/wellsfargotrust/employer_presentation

Topics: the advantages of Wells Fargo as your HSA provider, website access, the HSA debit card, and investment options

Employer Presentation Link:

http://www.brainshark.com/wellsfargotrust/employer_presentation

Employee Presentation Link:

http://www.brainshark.com/wellsfargotrust/HSA_Employee_Presentation

Individual Presentation Link:

http://www.brainshark.com/wellsfargotrust/HSA_Individual_Presentation

Wells Fargo HSA Employer Enrollment Process Presentation

Link: http://www.brainshark.com/wellsfargotrust/HSA_Employer_Enrollment

Topics: finalization of the HSA setup, the employee enrollment and confirmation process, billing, and reports

Wells Fargo HSA Employee and Individual Enrollment Process Presentation

Link: http://www.brainshark.com/wellsfargotrust/HSA_Employee_Individual_Enroll

Topics: the enrollment process and reimbursement processes

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Medicare Modernization Act: Interactive Training and Other Updates

The Centers for Medicare and Medicaid Services (CMS) published the latest round of regulations aimed at clarifying the provisions of the Medicare Modernization Act (MMA) on January 28, 2005. The MMA created new health plan options for 2005 and 2006, as well as a new prescription drug benefit option, Part D, available in 2006.

MMA Interactive Training Now Available

The MMA presents your clients with many opportunities to reduce their retiree health care costs. In an effort to help our business partners understand these new options, we've developed a series of three interactive educational programs, which you can access by clicking on the links below. The programs include the following:

Program 1: Introduction to the Medicare Modernization Act

Link: <http://www.brainshark.com/bcbsma/vu?pi=107152>

Topics:

- an overview of the MMA and the new health plan options
- creating new Medicare prescription drug benefits (Medicare Part D)
- renaming of Medicare+Choice (M+C) as Medicare Advantage
- expansion of Medicare Advantage health plan choices to include PPOs
- employers' ability to continue offering prescription drug benefits in retiree health plans—and receive a government subsidy for doing so

Program 2: Introduction to the Medicare Prescription Drug Benefit: Part D

Link: <http://www.brainshark.com/bcbsma/vu?pi=111817>

Topics:

- the new Part D benefit in detail
- additional options for employer-sponsored plans related to Part D

Program 3: The Medicare Modernization Act: Medicare Advantage and Medicare Supplement Changes

Link: <http://www.brainshark.com/bcbsma/vu?pi=111817>

Topics:

- changes to Medicare Advantage and Medicare Supplemental products for 2005 and 2006
- how the new pharmacy benefit, Part D, will give employers options for providing prescription drug benefits to their retirees

Committed to Helping Your Clients Navigate the MMA

We're dedicated to helping your clients understand their choices so they can find the solution that best meets the needs of their company and retirees. Further, your clients will be able to continue looking to Blue Cross Blue Shield of Massachusetts for affordable retiree health care and pharmacy benefits, since the MMA will give us the flexibility to offer them new products and new Part D solutions.

Specifically, we will have a new Medicare Advantage PPO product, called Medicare PPO BlueSM, effective September 1, 2005. We will also be offering:

- the new Part D pharmacy benefit, which can be purchased as part of our Medicare Advantage HMO and PPO plans, effective January 1, 2006
- a regional Prescription Drug Plan (PDP), effective January 1, 2006, that upon approval will provide Part D coverage for Medicare beneficiaries and employers who wish to purchase such a plan on behalf of their retirees through a joint effort with the Blue Cross and Blue Shield Plans in Connecticut, Rhode Island, and Vermont

The applications were conditionally approved by the CMS and full approval is expected in September 2005.

Employer Options

The MMA gives your clients the following options:

- continue prescription drug coverage and be eligible for a 28-percent subsidy
- subsidize purchase of a Part D Plan (PDP)
- provide drug coverage as a "wrap" to Part D coverage
- offer a Medicare Advantage plan with Part D
- discontinue prescription drug coverage

In order to receive the 28-percent employer subsidy, your clients must continue to offer a drug plan that is at least actuarially equivalent to the standard plan. The subsidy is 28 percent of the total annual eligible drug expenses between \$250 and \$5,000 per retiree eligible for, but not enrolled, in a PDP. The subsidy is excluded from an employer's federal tax liability. Further, although the prescription drug benefit must be at least actuarially equivalent, the employer has flexibility in benefit design.

For subsidy information and documents, you and your clients can visit www.rds.cms.hhs.gov. For credible coverage information and documents, go to www.cms.hhs.gov/medicarereform.

If you have any questions about the MMA or our product options for 2005 and 2006, contact your Account Executive.

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Technology Enhancements: Member Self Service

We've made it easier for members to register for Member Self Service on the web at bluecrossma.com and to gain immediate access to many of the features and resources available just a click away.

How to Register

To make the most of **Member Self Service**, members must first register. To do so, they simply need to:

- Go to the **Member Self Service** area on the bluecrossma.com home page
- Choose **Register Now**
- In the spaces provided, enter the information on their Blue Cross Blue Shield of Massachusetts ID card exactly as it appears
- Once the online form is completed and submitted, members will be logged into **Member Self Service**

Once registered, members will immediately be able to:**

- review benefits information
- review deductibles and co-insurance
- change their PCP
- access the Select Quality Comparison tool
- use **MyBlueHealth** to take a personal health assessment, or enroll in online classes about nutrition, fitness, and health care decision-making

Additional Secure Features

Because we value our members' privacy, certain information is available only through a secure access procedure, requiring use of a personal identification number (PIN). Members will receive their PIN by mail within three to five days after they register. Then, using their PIN, they'll be able to access additional secure features, including:**

- claim summaries
- pharmacy benefits
- Blue Care® Account balances (if they have a Blue Care Account)
- request an ID card
- updates to address and contact information

So that our systems may be updated daily, Member Self Service is available from 6 a.m. to 6 p.m. and from 6:30 p.m. to 10 p.m. Eastern Standard Time.

If you have any questions or would like to learn more about Member Self Service, please contact your Account Executive.

**Because individual benefits may vary, members are urged to check their plan literature for specifics about their coverage.

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Upcoming Changes to Broker of Record Letter

Our Broker of Record letter will be reflecting new information requirements, effective October 1, 2005. You will receive a formal notification of these requirements, as well as the revised Broker of Record letter and a sample Universal Broker Change letter, with your August commission statement.

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