



Welcome

Dear Business Partner:

As you know, managing health care costs doesn't happen overnight. That's why Blue Cross Blue Shield of Massachusetts (BCBSMA) continues to develop Blue Solutions that help your clients provide world-class care at a reasonable cost for their employees.

[MyBlueHealth](#), [Blue Ribbon Personal Edge](#), and [Consumer Choice Blue](#) represent a new generation of online wellness tools and consumer-driven products designed to empower members to make healthy, informed decisions. They are part of our ongoing efforts to provide value for your clients, manage rising health care costs, and keep members engaged in health care management.

I'm also pleased to announce that based on the feedback you provided through our October 2003 survey, we've reevaluated the format of our online broker communications. Please note that we've incorporated your suggestions in this month's email. We hope you like the new format and find it easier to use. Please feel free to send us your feedback at brokerenews@bcbsma.com.

If you have any questions regarding our communications or any of our [Blue Solutions](#), please feel free to contact your Account Executive.

Sincerely,

Tim O'Brien
Vice President, Sales Division

In the February 2004 issue of BlueLinks eNews:

- [Getting Employees Connected with MyBlueHealth](#)
- [Getting Your Clients and Their Employees Engaged with Blue Ribbon Personal Edge](#)
- [Managing Costs with Consumer Choice Blue](#)
- [Register for an Online Course in Health and Fitness](#)
- [Register for Member Self Service Today!](#)

Getting Employees Connected with MyBlueHealth

Helping your clients manage overall health care costs starts with empowering their employees to make healthy, informed lifestyle choices. We've designed MyBlueHealth, a comprehensive online suite of lifestyle management tools and resources, to do just that.

MyBlueHealth provides employees with a confidential Personal Health Assessment (PHA) that allows them to learn more about their health status and recognize health risks. The PHA also provides us with an opportunity to identify employees who may benefit from one of our disease or case management programs and invite them to participate. This is especially valuable for new accounts that we have little or no claims experience with, as it enables us to identify those members who would benefit from our proactive health management support as early as possible.

MyBlueHealth also gives employees secure access to a variety of other resources in a confidential online environment. The program features our **It's Up to You** interactive consumerism workshop, which explores the drivers of rising health care costs and helps employees make informed, cost-effective decisions; an extensive Healthwise Knowledgebase, which provides general health information, material about specific conditions, and treatment options; personalized homepage links that connect employees to the health care topics that affect them most; and wellness programs that promote good nutrition, physical fitness, and smoking cessation.

To help ensure confidentiality, MyBlueHealth is accessible only through our secure [Member Self Service](#) section at [bluecrossma.com](#). Once employees have registered for [Member Self Service](#), they can start taking advantage of the resources available through MyBlueHealth.

[View sample Member Self Service and MyBlueHealth pages](#)

By helping your clients' employees make the connection between lifestyle and long-term health, MyBlueHealth takes a critical step toward helping them better manage health care costs. If you have any questions regarding these or any of our other online programs, please contact your Account Executive.

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Getting Your Clients and Their Employees Engaged with Blue Ribbon Personal Edge

For employers ready to take additional steps to help their employees better manage their health care and health care costs, we've developed a new Blue Ribbon worksite online wellness program called Blue Ribbon Personal Edge.

This multi-year, collaborative program allows us to work with your clients to promote employee health and wellness. In addition, it provides financial incentives to employees who participate in and complete key components of the MyBlueHealth wellness and consumerism activities.

In the first year, employees will be eligible to receive incentives for completing the Personal Health Assessment, over-the-phone lifestyle advising (if needed), and lifestyle management programs that focus on nutrition, fitness, and smoking cessation. All our other educational tools, including our **It's Up To You** consumerism workshop and self care information database, are also available through the Blue Ribbon Personal Edge program.

The program will be available at no additional cost to fully insured, "All Blue" accounts with 51-500 employees on an anniversary basis as of April 1, 2004. It will also be available on a custom basis for an additional fee to "All Blue" insured accounts with more than 500 employees and self-funded employer groups.

We also plan to make Blue Ribbon Personal Edge available on an anniversary basis to small group accounts with 1-50 employees no later than January 1, 2005.

Blue Ribbon Personal Edge is a great opportunity for your clients to keep their employees motivated, and an easy way to promote informed, healthy decision-making. If you have any questions, please contact your Account Executive.

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Managing Costs with Consumer Choice Blue

As health care costs continue to rise, it becomes increasingly important to provide your clients with flexible, innovative products that help them promote employee responsibility. That's why we're proud to introduce Consumer Choice Blue, a fully supported, integrated, consumer-directed health plan that helps your clients' employees become informed consumers.

At its heart is a BCBSMA PPO or HMO deductible plan that includes our proactive health management programs (including disease management, Blue Health Coach, and case management programs) and is offered with an employer-funded, tax-deductible Blue Care Account (BCA).

Employees can use the BCA to offset a portion of their annual deductible and are encouraged to save money by rolling over unused funds to the following year. As of May 1, 2004, they will be able to use a prepaid BCA Debit Card to deduct BCA funds directly from their BCA, FSA, or both. Employers have the option of pairing the BCA with an employee-funded flexible spending account (FSA).

Consumer Choice Blue also includes enhanced worksite wellness and financial incentives designed to motivate employees to take more responsibility for their health care and health care decisions. Consumer Choice Blue is only available to your clients as a total replacement product for their current health plans.

If you have any questions regarding Consumer Choice Blue, please speak to your Account Executive.

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Register for an Online Course in Health and Fitness

This spring, BCBSMA, in partnership with WebMD[®], will be conducting an online wellness course called *Super-size Your Life: A 4-Week Guide to Feeling Better Through Food and Fitness*. The course is free of charge for all BCBSMA members and non-members, and will feature weekly newsletters and live chat sessions hosted by health and fitness experts.

Participants can register for the course by visiting the [Online Education](#) section of **bluecrossma.com** anytime from March 8 to March 21. The course will be held from March 22 through April 15.

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Register for Member Self Service Today!

By registering for [Member Self Service](#) at **bluecrossma.com**, your clients' employees can start taking greater control of their health care. They'll get access to their personal health care information, including benefit and deductible details, as well as a variety of tools and resources designed to help them make the right health care choices.

[View sample Member Self Service pages on bluecrossma.com](#)

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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.

Blue Solutions:
<http://www.bluecrossma-values.com/index.htm>

Member Self Service:
<http://www.bluecrossma.com/member/service>

Sample Member Self Service and MyBlueHealth pages:
http://www.bluecrossma-bluesline.com/BlueLinks_eNews/mssmbh_callout.gif

Online Education:
http://www.bcbsma.com/common/en_US/genericIndex.jsp?levelOneCategory=Online+Education

Sample Member Self Service pages on bluecrossma.com:
http://www.bluecrossma-bluesline.com/BlueLinks_eNews/mss_callout.gif

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