



## Welcome

Dear Business Partner:

Welcome to 2005. First, I want to thank you for your hard work and continued efforts on behalf of your Blue Cross Blue Shield of Massachusetts clients—2004 was a tremendous year in terms of both new business and retention for us. The results validate our value proposition that is repeatedly and effectively interpreted by you and your agencies in the work you do for your clients. We value your advocacy, and we plan to continue to meet and exceed your expectations in the new year.

We have some very exciting plans for 2005 and beyond, including expanding our portfolio of innovative products designed to maintain affordable, accessible health care; we will be addressing the impact of the Medicare Modernization Act on our Medicare programs and services; and we have made positive changes to our stop loss insurance product.

We have very aggressive sales goals for 2005, and are confident that, together, we can achieve our goals. In addition, we are continually looking at ways to enhance our broker relationships, including continued producer training, evolution of our product offerings, and ongoing upgrades to our employer and broker technological capabilities.

We are excited about what the future holds and look forward to another successful, exciting, and challenging year, and to your continued involvement and input.

Sincerely,

Carlos Cubia  
Vice President  
Sales Division

## In the January 2005 issue of BlueLinks eNews:

- [2004 Highlights and Achievements](#)
- [Product Updates](#)
- [Comprehensive Review of Stop Loss Conducted](#)
- [Technology Enhancements](#)

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

### 2004 Highlights and Achievements

2004 was a phenomenal sales year for us, and we thank you for your expertise, hard work, and support. Key sales achievements in 2004 included:

- Significant growth in all business lines, resulting in 169,000 net new members for Blue Cross Blue Shield of Massachusetts
- Retention of over 96 percent of business in our Middle Market segment and over 100 percent in our Select Markets, Large Case and National Markets
- New sales in our non-group segment resulted in over 23,000 new members under 65 years of age and over 17,000 members in the Senior Market
- Strong dental sales resulted in 31,490 new dental members
- Retention of over 98 percent of our dental business in the Middle Market segment, nearly 100 percent in the Select Market segment, and 87 percent in Large Case and National Markets

One of our goals is to always provide the highest level of service to our members, plan sponsors, and business partners, and from the results of our recent surveys we have once again received high marks from our sponsor and broker constituents.

Survey highlights include:

- A 96 percent overall satisfaction level from both the plan sponsor and the broker communities

[Back to Top](#)

## Product Updates

### News About Product Enhancements

We have several innovative, effective new products and product enhancements slated for 2005, including several options launched in late 2004.

- **Health Savings Accounts:** As a result of the Medicare Modernization Act of 2003, Health Savings Accounts—tax-exempt, personal, portable accounts for health care expenses—are a new option. We began offering an HSA-compliant PPO plan with an HSA option in the individual market in late 2004. The group plan will be available later this year.
- **Consumer Choice Plan Designs:** In 2005, we'll be launching our Consumer Choice Blue high deductible plans with FSA, HRA, and HSA options targeted for our national accounts.
- **Senior Plans:** We are actively reviewing the opportunities presented in the Medicare Modernization Act for new options for Medicare beneficiaries. We will be working with you and your clients who offer retiree benefits to inform you about the options available so you can advise your clients as to the best approach for them.

[Back to Top](#)

## Comprehensive Review of Stop Loss Conducted

Our Actuarial and Underwriting business areas recently conducted a review of our stop loss rating methodology and factors. The rating changes that were made as a result of this review will favorably impact future rates. In addition, we have made great strides in our stop loss reporting capabilities and continue to evaluate our stop loss product features. We will be developing marketing materials in support of this initiative and look forward to keeping you informed on future enhancements.

[Back to Top](#)

## Technology Enhancements

To provide you, your clients, and our members with access to information about the quality of health care services they receive, we've continued expanding our web-based member tools.

- Primary care physician group quality indicator information is now available online through our Find a Doctor feature. You can view this feature by visiting <http://www.bluecrossma.com>. Simply click on the **Find a Doctor** button on the home page.
- During the second quarter of 2005, we'll be adding patient safety information to our website.
- As we add to our online services, we are also moving ahead with upgrades to our core administrative system and infrastructure to support current and future business needs.
- As noted in previous issues of the newsletter, we shut down the DirectLink™ system, our original modem-based enrollment tool, replacing it with BlueLinks' Enrollment Management tool. We have seen rapid adoption of this new web-based system as reflected in the statistics below:
  - 3,600 accounts have registered for BlueLinks
  - Represents 1.28 million members
  - Averaging 9,000 transactions per week

[Back to Top](#)

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