



Welcome

Dear Business Partner:

At Blue Cross Blue Shield of Massachusetts, helping your clients and their employees get the most out of health care is the top priority. That means helping our business partners develop short- and long-term cost management strategies with consumer-driven plans and products, and helping our members make their health care dollars go further.

From new plan designs and technological innovations to cost and quality management, Blue Cross Blue Shield of Massachusetts is proud to push the envelope of proactive care and informed health care consumerism. Your clients and their employees deserve nothing less.

If you have any questions regarding any of our products or services, please contact your Account Executive.

Sincerely,

Tim O'Brien
Senior Vice President
Sales Division

In the July 2004 issue of BlueLinks eNews:

- [Introducing **bluecrossma.com/takecontrol**](#)
- [HMO Blue® New England \\$1000 Deductible Option](#)
- [DirectLink™ Conversion](#)
- [Understanding Consumer-Driven Products](#)

Note: If the above links do not work, scroll down to read the articles or access additional information at the bottom of this e-mail.

Introducing **bluecrossma.com/takecontrol**

This new microsite offers your clients and their employees a convenient way to access a comprehensive variety of decision support tools and information pertaining to the cost, quality, and value of Blue Cross Blue Shield of Massachusetts coverage.

The site will be especially helpful to:

- **Deductible plan members** who have a direct need for tools and information that allow them to maximize their deductible dollars
- **Anyone** looking for information that helps them make informed health care decisions and allows them to better understand their health care options

We've already begun to promote [bluecrossma.com/takecontrol](#) through a variety of online and offline channels to internal associates, brokers, employers, and members. We plan to expand the site as we continue to develop additional tools and resources that allow our members to better manage their care. In the meantime, learn more about the valuable decision-support tools available to your clients and their employees by visiting the site at [www.bluecrossma.com/takecontrol](#).

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

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HMO Blue New England \$1000 Deductible Option

Effective August 1, 2004, Blue Cross Blue Shield of Massachusetts will offer an HMO Blue New England \$1000 High Deductible Option to eligible New England accounts. The plan includes a \$1000 per individual and \$2000 per family calendar-year deductible, as well as a 3-tier pharmacy copayment. Deductibles must be met before certain services will be covered.

HMO Blue New England \$1000 High Deductible Option offers your clients and their employees considerable savings, lower premiums, and a comprehensive benefits package. An ideal plan for people who live in one state and work in another, the HMO Blue New England \$1000 High Deductible Option allows employees to choose a primary care physician (PCP) from any of our regional New England provider networks.

The HMO Blue New England \$1000 Deductible Option is available to both insured and self insured groups of 51 or more employees with corporate headquarters, a billing address, and decision-making authority in Massachusetts.

For additional information, please contact your Account Executive.

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DirectLink™ Conversion

Blue Cross Blue Shield of Massachusetts is currently converting your clients from DirectLink, our modem-based enrollment tool, to BlueLinks Enrollment Management, our new easy-to-use, web-based enrollment maintenance tool. Enrollment Management's enhanced technology offers many advantages over DirectLink, including:

- **Web-based access.** Your clients can connect to Enrollment Management from any computer with Internet access. No separate computer or modem is required.
- **Unprecedented group-level security.** 128-bit encryption ensures the safety and security of your clients' data and that of their employees. In addition, our User Management feature allows your clients to control which employees can access and modify enrollment information.
- **Real-time updates.** Your clients' enrollment transactions are processed and confirmed in real time, while they work.
- **Easy-to-use interface.** Our simple, intuitive design gets your clients through enrollment updates quickly and efficiently, so they can spend more time with their employees.
- **Downloadable Subscriber Rosters.** Your clients can view and manipulate a group's subscriber list online, or download the list into Excel.

Please note that many of your clients have already converted to Enrollment Management. Over the course of the next two months, we will migrate any remaining clients still using DirectLink to the Enrollment Management platform. This will ensure the ongoing integrity of your clients' enrollment information, eliminate matters of version control, and allow us to streamline our internal data systems to provide the best service possible.

In addition, we will contact any brokers currently using DirectLink to manage client enrollment to discuss the transition process.

Enrollment Management does not affect your clients' ability to use our FileLink® system, which allows them to upload eligibility information in a file format from their HRIS system. In fact, your clients can use FileLink for health plan maintenance while simultaneously using our Enrollment Management tool to make immediate updates.

If you have any questions regarding DirectLink conversion, please contact your Account Executive. If you'd like to learn more about BlueLinks Enrollment Management, please visit www.bluecrossma.com/foremployers and click on **View Tour**.

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Understanding Consumer-Driven Products

In an ongoing effort to help your clients offset rising health care costs, Blue Cross Blue Shield of Massachusetts continues to offer consumer-driven products that engage employees in their health care management. Flexible Spending Accounts (FSAs), Blue Care Accounts (BCAs), and Health Reimbursement Arrangements (HRAs) allow your clients' employees to get more financially involved in their care, and help raise employee awareness of health care costs.

FSAs are funded by pre-tax employee contributions and can be used toward covered medical expenses. Employees and employers can contribute to FSAs. However, they do not offer portability or accumulation, and are not available to self-employed individuals and other IRS-specified owners/directors.

Unlike FSAs, HRAs offer employees carryover and accumulation. But like FSAs, they are not portable or available to self-employed individuals and other IRS-specified owners/directors. Only employers can contribute to HRAs.

We're also in the process of developing group and non-group plans that are compatible with Health Savings Accounts (HSAs), which have resulted from the recent federal Medicare Modernization Act legislation. HSAs are personal trust accounts that can be used to fund covered medical expenses. They're tax-free and portable, are available through most employers, and must be paired with an HSA-compliant high deductible health plan (HDHP). With few exceptions, anyone under age 65 enrolled in an HSA-compliant HDHP is eligible to establish an HSA, including those the IRS has excluded from FSAs and HRAs. Both individuals and employers can contribute to HSAs. We'll keep you apprised of our product development and let you know when we have regulatory approval for these exciting, flexible new cost-saving options.

If you have any questions about these consumer-driven products, please contact your Account Executive.

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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.

Take Control:
<http://www.bluecrossma.com/takecontrol>

For Employers:
<http://www.bluecrossma.com/foremployers>

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