

# Healthy *Blue Living*<sup>SM</sup> HMO



**Blue Care  
Network**  
of Michigan

Confidence comes with every card.®



Healthy *Blue* Living is a wellness incentive plan that rewards members with out-of-pocket costs savings for learning more about their health and then taking action to improve it.

Since it started in 2006, Healthy *Blue* Living has been a winner for employers and members because:

- Businesses save up to 10 percent on premiums.
- Employees pay less for copayments and coinsurance, and have a lower deductible for completing a few action items.
- Healthier employees mean fewer sick days.
- Early detection of risk for illness can result in more effective treatment plans.

One of our valued customers in West Michigan has seen great improvements in the health of their employees from just one year in this wellness plan, including a:



4.8%

decrease in smokers



6.7%

decrease in employees with a BMI 30 or higher



3.1%

increase in members with a controlled blood pressure

## Two benefit levels in Healthy *Blue* Living

Employees' share of costs are determined by two levels.

### Enhanced level

lower out-of-pocket costs, such as copayments, deductible and coinsurance, depending on your plan

### Standard level

higher out-of-pocket costs

Newly enrolled employees start their plan year at the enhanced level. However, to stay at the enhanced level, they need to complete a few items on their Healthy *Blue* Living to-do list by the deadlines. If they don't, they'll still have great coverage, but they'll drop to the standard level with higher costs.

# What your employees need to do

Enrollees (contract holders) of the plan are the only members who must complete the Healthy *Blue Living* steps below to stay at the enhanced level.

 Your employees need to do **steps 1 and 2** within the first 90 days of their plan year:

## STEP 01

See their doctor for a health evaluation to check:

- a. Body mass index
- b. Tobacco use (cotinine test required)
- c. Cholesterol
- d. Blood pressure
- e. Blood sugar
- f. Depression

After their appointment, they need to tell their doctor to electronically submit their results on a *Blue Care Network Qualification Form*. A sample form is included in enrollment materials.

## STEP 02

Log in to their account at [bcbsm.com](http://bcbsm.com) to complete a 10-minute personal health assessment. A paper copy is available if they don't have internet access.

Depending on their qualification form results, they may have additional steps.

 If necessary, your employees need to sign up for the programs in **steps 3 and 4** within the first 120 days of their plan year. If their qualification form shows:

## STEP 03

**Their BMI is 30 or higher**, they need to enroll and participate in a BCN-sponsored weight management program.

## STEP 04

**They use tobacco**, based on a blood or urine cotinine test, they need to enroll and participate in our tobacco cessation program.

To stay at the enhanced level, participation is required in these programs until their doctor submits a new qualification form that shows their BMI is under 30 and they don't use tobacco. If Step 3 or 4 applies to them, BCN will mail them details about the programs with instructions on how to enroll.

# We send your employees information to guide them

We keep your employees on track with their action items by sending them materials with information they need to know in order to remain at the enhanced level, including:



**The *Member Handbook*** after they enroll. This book has specific details about their BCN coverage and Healthy *Blue Living* plan.



**A reminder letter** customized to the member about the tasks they already completed and what they still need to do.



**An auto-generated reminder phone call** reminding employees to complete their remaining tasks before the deadlines.



**A letter and guide** encouraging employees whose qualification form shows a BMI of 30 or higher to enroll in a BCN-sponsored weight program in order to stay at the enhanced level.



**A letter encouraging** employees whose qualification form shows tobacco use to enroll in our telephone-based tobacco cessation program to stay at the enhanced level.



**Renewal letters with a *Member Guide*** at the end of their plan year telling them what they'll need to do in their next plan year to stay at, or earn back, the enhanced level.

Your employees' deadline dates will be posted to their **bcbsm.com** account.

*All Blue Care Network members have access to an account with helpful information about their plan. Members enrolled in Healthy Blue Living can see their to-do list specific to them and their personal deadline dates.*



# How you can help your employees

Offering Healthy *Blue* Living to your employees comes with tasks for you. Here's how you can help them:



**Encourage them to register for a member account at [bcbsm.com](https://bcbsm.com).** Their up-to-date Healthy *Blue* Living to-do list is posted there, along with their deadline dates. They can access it using any device.



**In addition to the information and reminders we send,** tell your employees to get the items on their to-do list done as soon as possible to avoid last-minute activity.



**Let them know we'll send information in the mail** and don't ignore the mail when they get it from us.



**Encourage them to actively participate** in necessary weight or tobacco programs, depending on their qualification form scores, all year so they don't drop to the standard level.



**Institute and maintain** a smoke-free workplace.

## Employees older than 65 are eligible

Active employees and retirees older than age 65 are eligible for Healthy *Blue* Living. However, if Medicare is the primary health care coverage for an employee, retiree or covered spouse, that person can't enroll in Healthy *Blue* Living. Individuals eligible for Medicare may be able to enroll in a Medicare product.

## Additional resources for your employees



**Member discounts:** Members have access to exclusive discounts on a variety of healthy products and services from groceries and fitness gear to travel and gym memberships.



**Read the latest on health and wellness:** Employees who select Healthy *Blue Living* receive a special issue of our award-winning *Good Health* magazine. More health and wellness information is also online at [facebook.com/MiBCN](https://www.facebook.com/MiBCN).



**24-hour Nurse Advice Line:** For no extra cost, members can call a registered nurse who can answer health care questions, assess symptoms and provide self-care tips. He or she can also give advice on making decisions about treatment options for a condition or disease.



**Industry-leading network:** BCN includes access to more than 6,000 primary care physicians, more than 20,600 specialists and more than 130 Michigan hospitals. Members are always covered for emergency care in Michigan, across the country and around the world.



**Exceptional customer service:** Members can call the Customer Service number on the back of their member ID card for expert help with claims, benefits and Healthy *Blue Living* tasks.





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