

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



Blue Care  
Network  
of Michigan

Confidence comes with every card.®

## Group Administrative Guide

Plan Year 2019



**Thank you** for choosing Healthy *Blue* Living as a health care plan for your employees. By offering this wellness incentive plan, you're showing your commitment to your employees and their health. We look forward to working with you this year.

This reference guide provides valuable information to help you administer Healthy *Blue* Living and answer questions your employees may have.

## Two benefit levels in Healthy *Blue Living*

We have two levels of employee cost-sharing.

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

## Tasks for new and renewing employees

**New employees:** At the start of the plan year, new employees are at the enhanced level for the first 90 days. To stay at that level, they must complete the items on their to-do list before the deadline dates. If they don't, their contract will move to standard level and stay there for the rest of the plan year.

**Renewing employees:** They start at the same level as their previous plan year. If they were at the enhanced level, they'll stay there if they complete all the items on their to-do list. If they were at the standard level, they can still complete the items on their to-do list to earn the enhanced level.

If new or renewing employees don't complete the to-do tasks or miss a deadline, they'll still have great coverage, but they'll drop to the standard level with higher costs.



# Time frames for new hires

## Hired in first or second quarter of your plan year:

The employee will be at the enhanced level for the first 90 days. He or she must complete the first two steps on their to-do list within the first 90 days of his or her effective date. If the employee scores a "B" for the tobacco or weight health measure, he or she must begin participating in necessary programs within the first 120 days of the plan year.

## Hired in third quarter of your plan year:

The employee will be at the enhanced level for the first 90 days. He or she must complete the first two steps on their to-do list within the first 90 days of his or her effective date. If the employee scores a "B" for the tobacco or weight health measure, he or she must begin participating in necessary programs within the first 120 days of the plan year.

The employee's primary care physician won't need to submit another qualification form at the start of the new plan year since the information on the first qualification form will be less than 180 days old.

## Hired in fourth quarter of your plan year:

The employee will be at the enhanced level for the remainder of the plan year. At the start of the new plan year, the employee must complete the first two steps on their to-do list within the first 90 days of his or her effective date. If the employee scores a "B" for the tobacco or weight health measure, he or she must begin participating in necessary programs within the first 120 days of the next plan year.



# 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 keep their contract at the enhanced level.

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

## STEP 01

Schedule an appointment and go to their primary care physician 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*. We provide a sample form for them in their account at **bcbsm.com**.

## STEP 02

Log in to their account at **bcbsm.com** to complete a 10-minute personal health assessment. If they don't have internet access, they can request a paper copy by calling **1-855-326-5098**. To take the health assessment online, your employees need to:

- Log in to their account at **bcbsm.com** using their computer or the browser on their mobile device.
- Click *Health & Wellness* in the navigation menu.
- Click *Healthy Living* in the navigation menu after they're redirected to the health & wellness site.
- Click *Health Assessment*.

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.

## STEP 03

If their qualification form shows their BMI is 30 or higher, they need to enroll and participate in one BCN-sponsored weight management program. Their options are Weight Watchers® or the Steps walking program, powered by WebMD®.

## STEP 04

If their qualification form shows they use tobacco, they need to enroll and participate in Tobacco Cessation Coaching, powered by WebMD.



If Step 3 or 4 applies to any employees, we'll mail them

details about the programs with instructions on how to enroll. 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, based on a blood or urine cotinine test.

# The Blue Care Network Qualification Form

We don't limit the number of times your employees can see their doctor to have a qualification form completed, even if they're returning to their doctor after a recent physical less than 12 months apart. The qualification form has six important health measures. During your employees' appointment, their doctor will check each one and then provide each health measure with an A, B or C score:

**A** = They met the recommended target.

**B** = They didn't meet the recommended target, but they'll promise to take the right steps to try and improve the health measure. The table below shows what they need to do to get a "B" score.

**C** = They didn't meet the recommended target, and they won't commit to their doctor's treatment plan or enroll in a BCN program for weight or tobacco.

A's and B's will keep employees at the enhanced level if they complete everything else on their to-do list. Any C's will move them to the standard level with higher costs. Here are the health targets they should aim for:

Health measure	Target to score an "A"	If they don't score an "A", they need to do this for a "B"
Tobacco	No tobacco use confirmed by blood or urine cotinine test*	Tell their doctor they'll enroll and participate in BCN's tobacco cessation program until a new qualification form shows they don't use tobacco.
Weight	BMI under 30	Tell their doctor they'll enroll and participate in a BCN-sponsored weight management program until a new qualification form shows their BMI is under 30.
Blood pressure	Below 140/90	Commit to and follow their doctor's treatment plan.
Blood sugar	Fasting blood sugar or A1C at or below target	
Cholesterol	LDL-C is below target (based on risk factors: <100, <130 or <160)	
Depression	Any symptoms of depression are well-controlled	

\*After one negative test, no testing is needed again. Self-reported tobacco users don't need the test.

## Employees who score all A's on their qualification form

Employees don't need to complete a qualification form and health assessment every year if they scored all A's on their most recent qualification form. We'll send them a letter when it's time to do each one again. Or they can check their to-do list by logging in to their member account at [bcbsm.com](http://bcbsm.com).

Age	How often
Younger than 40	Every three years
40 or older	Every two years

# Your employees' personal, online Healthy Blue Living to-do list

Your employees have access to their own personal to-do list when they log in to their member account at **bcbsm.com** using a computer or the browser on their mobile device.

Here's how they can check their to-do list:

- Log in to their account.
- Click *My Coverage* in the navigation menu.
- Click *Medical* from the drop-down menu.
- Click *To-do List*.

If they don't have a member account, tell them to go to **[bcbsm.com/register](https://bcbsm.com/register)**.

Their to-do list will show them:

- If their contract is at the enhanced or standard level
- The tasks they've already completed and the date they did each one
- The tasks they still need to complete and the dates each are due
- Their qualification form biometric results in the Health Measure Results table
- Whether they received A, B or C scores from their doctor

If their qualification form results show they use tobacco or have a body mass index of 30 or higher, a link will be provided for them to sign up for the programs. Their sign-up deadline date will be posted there.

## Other benefits of their member account

Their member account provides everything they need to understand their health care plan — and how it works — to help them get the most from their benefits.

In their account, they can:

- See coverage information
- Select or change their primary care physician
- Check claims and explanation of benefits statements
- Manage prescriptions, find a pharmacy and compare medication costs, depending on their plan
- Check the status and expiration of authorizations and referrals



# We send information to keep your employees on track

We send information and periodic reminders to your Healthy *Blue* Living employees to help them stay at, or earn back, the enhanced level.



\*Varies by date we receive the qualification form.



# You can help your employees

While we send your employees information to help them along the way in Healthy *Blue* Living, here are a few ways you can help keep them on track, too:



**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.



**Tell your employees to get the items on their to-do list done** as soon as possible to avoid last-minute activity and missed deadlines.



**Ask them to pay attention to the mail** they get from us because it has information about what they need to do, how to do the tasks and when each one is due.



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

## Rehires

Any employees reinstated within six months or less from the date their plan lapsed are placed at the level they were at previously, enhanced or standard. If the lapse is more than six months, Blue Care Network follows the new-hire process.

Employees who are terminated and then reinstated during the first 90 days of the plan year are given whatever remains of their 90 days to complete the first two steps on their to-do list.

## Employees added retroactively

We discourage retroactive contract additions because adding an employee after the plan's effective date will jeopardize his or her ability to have the full 90 days to get their to-do list items done. You must notify us of any enrollment changes before your plan's effective date.

## 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.

# Resources for your employees



## Member discounts

Members have access to exclusive discounts and a variety of health-related products and services from groceries and fitness gear to travel and gym memberships. Members can take advantage of these offers and more by:

- Logging in to their member account at **bcbsm.com**
- Clicking *Member Discounts with Blue 365®*



## Digital Health Assistant<sup>SM</sup> programs

After members complete a health assessment, they'll receive recommendations for WebMD's Digital Health Assistant online coaching programs. These include:

- Conquer Stress
- Eat Better
- Enjoy Exercise
- Lose Weight
- Quit Tobacco
- Feel Happier

The Digital Health Assistant programs help members set small goals that they commit to for one week. They can choose activities, create plans and track their progress on the Blue Cross Health & Wellness site.



## Publications

Employees receive a special issue of our award-winning *Good Health* magazine in the spring and fall. It's loaded with health tips and lifestyle advice. Health and wellness information is also online at **facebook.com/MiBCN**.



## 24-Hour Nurse Line

For no extra cost, members can speak to a registered nurse by calling **1-855-624-5214** or 711 (TTY). A registered nurse can answer health care questions, assess symptoms and provide self-care tips, and give advice on making decisions about treatment options for a condition or disease.



## Customer Service

Our dedicated Customer Service representatives are trained to answer members' questions. Members can call the Customer Service number on the back of their BCN member ID card.

# Resources for you



## Group Secured Services

Using a secure, private online account makes managing your health care plan easier. Log in to your employer account at **bcbsm.com** any time to access helpful tools and resources. Depending on your plan, you'll be able to:

- View group and member information, add and update member contracts and request ID cards.
- Access your group account through eBilling.
- View, download and email benefit guides for employees.
- Receive wellness education materials to share with your employees.



## Blue Care Network agents and sales representatives

Talk with them for guidance. They can help you make the best choices for your business.



## MI Blues Perspectives

To help you learn about today's changing health care landscape and stay up to date on new products and resources for your business, visit **mibluesperspectives.com/for-your-business**. Subscribe for real-time updates sent to your inbox.



## Field Services

If your group has 10 or more employees, call toll-free **1-877-465-5120** to have a Blue Care Network field specialist assigned to you. You'll get concierge-level customer support, including claim and benefit assistance, on-site visits and presentations to employees at open enrollment events.

Blue Care Network is committed to helping members achieve their best health status. Rewards for participating in our wellness program, Healthy *Blue* Living, are available to all contract holders who meet all qualification requirements. If any contract holder thinks they might be unable to meet a standard or requirement for a reward under this wellness program, they might qualify for an opportunity to earn the same reward by different means. They can work with their BCN primary care physician to find an alternative that's right for them in light of their health status.

WebMD Health Services is an independent company supporting Blue Care Network by providing health and wellness services.

Weight Watchers is an independent company that provides weight management services to Blue Care Network members.

Employees should consult with their doctor before starting any regular exercise or weight management program.



Your employees can check their *Healthy Blue Living* to-do list by logging in to their account at [bcbsm.com](http://bcbsm.com). Click *My Coverage* in the navigation menu, then *Medical* from the drop-down menu, then *To-do List*. Their deadline dates are posted there.

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