

Healthy *Blue Living*SM HMO




Blue Care
Network
of Michigan

Confidence comes with every card.®

Member Guide

Inside: How to keep your health care costs lower



Thank you for being a Healthy *Blue* Living member. This wellness plan puts a spotlight on healthy lifestyles and encourages you to take charge of your health. As a result, you'll have a better understanding of your current health status and you'll receive lower out-of-pocket costs for the whole benefit year if you complete each item on your Healthy *Blue* Living to-do list.

Enhanced level versus standard level

Healthy *Blue* Living has two benefit levels. Your actions will determine which one you're at.

Enhanced level

lower out-of-pocket costs,
such as copayments, deductible
and coinsurance

Standard level

higher out-of-pocket costs,
such as copayments, deductible
and coinsurance

If you're **new to Healthy *Blue* Living**, you start at the enhanced level. To stay here, you must complete the tasks on your Healthy *Blue* Living to-do list found on pages 2 and 3.

If you **were at the enhanced level** in your previous plan year, we'll mail you additional details about any tasks you need to complete to stay at the enhanced level.

If you **were previously at the standard level** in your last plan year, you can still complete the tasks this year to earn back the enhanced level.



Check out [Page 7](#) to see an example of how the enhanced level can save you money.

How to stay at, or earn back, the enhanced level

Complete each step below by your deadlines. Your deadline dates are posted on your to-do list in your member account at bcbsm.com. Check out [Page 6](#) for more information on the to-do list.



Healthy Blue Living to-do items only apply to the enrollee (contract holder) of the plan. Dependents and covered spouses don't need to complete the tasks; they're assigned to the same benefit level as the enrollee.

You have the first **90 days** of your plan year to do **steps 1 and 2**.

STEP 01

Schedule an appointment and go to your primary care physician for a health evaluation to check these six health measures:

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



You don't need to wait for the start of your plan year to see your doctor. We'll accept a qualification form from an office visit that occurred up to 180 days before your plan year began.

After your evaluation, tell your doctor to submit your results electronically on a *Blue Care Network Qualification Form*. Don't wait; make an appointment right away so there's plenty of time to meet this task. Check out [Pages 4 and 5](#) to learn more about the qualification form and the health targets you should aim for.

STEP 02

Complete an online health assessment. It takes about 10 minutes. If you don't have internet access, request a paper copy by calling **1-855-326-5098**.

To take your health assessment:

1. Log in to your member account at bcbsm.com using your computer or the web browser on your mobile device or tablet.
2. Click *Health & Well-Being* in the navigation menu, then *WebMD®* (you'll be redirected to another page).
3. Click *Resources* in the navigation box, then *Assess Your Health* at the top of the screen.
4. Click on the *Health Assessment* card, then click *Take it Now*.

You have the first **120 days** of your plan year to sign up for the programs in **steps 3 and 4**, if necessary.



If your qualification form shows your BMI is 30 or higher, enroll and participate in a BCN-sponsored weight management program to stay at the enhanced level.



If your qualification form shows you use tobacco, enroll and participate in Tobacco Cessation Coaching, powered by WebMD®, to stay at the enhanced level.

We cover the costs of these programs. Once we receive a new qualification form from your doctor showing a negative cotinine test and a BMI under 30, you'll no longer need to participate in these programs.

We don't limit the number of times you can see your doctor to have a qualification form completed, even if you're returning to your doctor after a recent physical less than 12 months apart.



If Steps 3 or 4 apply to you, we'll mail you details about the programs with instructions on how to enroll. The deadline dates to enroll in a tobacco cessation or weight management program will display on your to-do list after we process your qualification form. Log in to your member account at **bcbsm.com** to view the status of your to-do list.

The Blue Care Network Qualification Form

The qualification form has six important health measures. During your appointment with your doctor, he or she will check each one and then provide each health measure with an A, B or C score:

A = You've met the recommended target.

B = You didn't meet the recommended target, but you've promised to take the right steps to try and improve the health measure. See the table below to learn what you need to do to earn a "B".

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

A's and B's will keep you at the enhanced level if you complete everything else on your to-do list. Any C's will move you to the standard level with higher health care costs.

Here are the health targets you should aim for:

Health measure	Target to score an "A"	If you don't score an "A", do this for a "B"
Tobacco	No tobacco use confirmed by blood or urine cotinine test*	Tell your doctor you'll enroll and participate in BCN's tobacco cessation program until a new qualification form shows you don't use tobacco.
Weight	BMI under 30	Tell your doctor you'll enroll and participate in a BCN-sponsored weight management program until a new qualification form shows your BMI is under 30.**
Blood pressure	Below 140/90	Commit to and follow your 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.

**Consult with your doctor before starting any regular exercise or weight-management program.

If you score all A's on your qualification form

You don't need to complete a qualification form and health assessment every year if you scored all A's on your most recent qualification form. We'll send you a letter when it's time to do each one again. Or you can check your to-do list by logging in to your member account at **bcbsm.com**.

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

Your doctor's office must submit your qualification form

Your doctor's office must submit your qualification form electronically. We gave you a paper form with this guide only as a sample of the information your doctor submits.

They might not submit your qualification form right after your appointment. Log in to your member account at **bcbsm.com** to check your to-do list a week after your appointment to see if it's been submitted. If not, call your doctor's office to remind them you're a Blue Care Network member with Healthy *Blue* Living, and they need to submit the form to us before your deadline.



Tell your doctor to electronically submit your qualification form after your appointment.



Your personal, online Healthy *Blue Living* to-do list

You have access to your own personal to-do list when you log in to your member account at **bcbsm.com**. You can only view your to-do list by logging in to your account using your computer or the web browser on your mobile device or tablet, not through the Blue Cross mobile app.

To view your to-do list:

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

If you don't have a member account, go to **bcbsm.com/register**.

Your to-do list will show:

- If your contract is at the enhanced or standard level.
- The tasks you've already completed and the date you did each one.
- Your remaining tasks and the dates they're due.
- Your qualification form results in the Health Measure Results table.
- Whether you received A, B or C scores from your doctor.

If your qualification form results show you use tobacco or have a body mass index of 30 or higher, a link will be provided for you to sign up for the programs. Your sign-up deadline date will also be posted here.

Other benefits of your online member account

Your account provides what you need to understand your health care plan — and how it works — to help you get the most from your benefits.

In your account, you can:

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

What the enhanced level can mean for you

The following situation is a basic health care scenario so you better understand how your costs can be lower for being at the enhanced level in Healthy *Blue* Living. Other costs may apply in this scenario if other tests occurred and health issues were present. These costs aren't specific to your plan; they're meant to show an example of the types of savings you could see. Log in to your member account at bcbsm.com to view your plan documents. The costs displayed in your account are based on whether you're at the enhanced or standard level.

Meet Jennifer



Jennifer has Healthy *Blue* Living. She did her health assessment online and saw her doctor a month after her plan started. After her visit, her doctor submitted her qualification form to make sure we received it within the first 90 days of her plan year. Jennifer didn't have any 120-day tasks because her BMI is below 30 and she doesn't use tobacco.

A trip to the emergency room

Jennifer tripped on her stairs at home. She was in severe pain after the fall and thought her ankle was broken, so she went to the emergency room.

By doing the items on her to-do list, Jennifer was at the enhanced level and **saved \$550 on her out-of-pocket costs.**

	Enhanced-level situation (completed to-do items)	Standard-level situation (incomplete to-do items)
Total cost for emergency room trip	\$3,000	\$3,000
Jennifer pays:		
Deductible	\$500	\$1,000
Copayment	\$100	\$150
Her plan pays	\$2,400	\$1,850
Jennifer's total cost	\$600	\$1,150

Your savings apply to all health care services

You don't just save on emergency room visits. Your out-of-pocket cost savings apply for trips to your doctor and urgent care, as well as prescriptions and other covered services, such as physical therapy.

Additional Blue Care Network wellness resources



24-Hour Nurse Line

For no extra cost, reach a registered nurse 24/7, toll-free, at **1-855-624-5214** or 711 (TTY). A registered nurse can answer your health care questions, assess symptoms and provide self-care tips.



Digital Health AssistantSM programs

After you complete your online health assessment, you'll receive recommendations for Digital Health Assistant online coaching programs that are best for you. These include:

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

The Digital Health Assistant programs help you set small, reachable goals that you commit to for one week. You can choose activities, create a plan and track your progress.



Member discounts

You have access to national and Michigan-based discounts on a variety of health products and services from groceries and fitness gear to travel and gym memberships. Take advantage of these offers and more. To get started:

- Log in to your member account at **bcbsm.com**
- Click *Member Discounts with Blue 365[®]*



Tobacco Cessation Coaching, powered by WebMD[®]

This telephone-based program is available at no extra cost to any BCN member. It includes five calls from a health coach over a 12-week period and unlimited access to call your health coach anytime if you need additional support. If you're ready to set a quit date within 30 days, call Tobacco Cessation Coaching at **1-855-326-5102**.

Blue Care Network is committed to helping you achieve your 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 you think you might be unable to meet a standard or requirement for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. You can work with your BCN primary care physician to find an alternative that's right for you in light of your health status.



Check your Healthy *Blue* Living to-do list by logging in to your member account at bcbsm.com using a computer or the browser on your mobile device or tablet. Click *My Coverage* in the navigation menu, then *Medical* from the drop-down menu, then *To-do List*. Your deadline dates are posted here.

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bcbsm.com | news.bcbsm.com | facebook.com/MiBCN
ahealthiermichigan.org | twitter.com/bcbsm | youtube.com/bcbsmnews

