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IAI | IMPORTANT ADMINISTRATIVE INFORMATION

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March 2015



Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Dear Valued Customer:

Thank you for your interest in our Important Administrative Information March 2015 newsletter. We provide the latest health care industry news that affects you. This month's topics are:

- Coverage for Employees Out of State
- A New, Improved www.bluecrossma.com
- Important Changes to Covered Medications Under the Medical Benefit
- 2014 Corporate Annual Report
- Pharmacy Update: Flonase and Fluticasone No Longer Covered
- New Authorization Requirements for HMO and Blue Choice® Plans
- Wellness Corner: The Path to Better Living Starts with Taking the ahealthyme® Health Assessment!
- Affordable Care Act Preventive Services Update

Please visit www.bluecrossma.com/employer/iai to learn more about any of the topics in this edition. As always, if you have any questions, please contact your account executive.

Sincerely,



Timothy J. O'Brien
Senior Vice President
Sales and Marketing

[IAI March 2015]

We're Going Paperless for Open Enrollment

- ✓ Small Accounts
- ✓ Mid-size Accounts
- ✓ Large Accounts
- ✓ Municipal Accounts
- ✓ MIIA Accounts

Blue Cross Blue Shield of Massachusetts is becoming greener by introducing our new and improved electronic Open Enrollment kits (eKits) to replace paper kits. The transition to eKits will help us lessen our environmental impact and reduce waste.

Moving to eKits will also allow us to improve our ability to educate members and get materials to our members faster—and in a format they can easily save for future use.

The eKits include plan benefit information, pharmacy information (if applicable), wellness information, forms, and more. The addition of web links in our eKits will enhance the enrollment experience by allowing users to find additional information on our tools, programs, and resources. Our members can access these materials 24 hours a day, 7 days a week.

Beginning in May of this year, all accounts will receive an eKit.

If you have any questions about the new eKits, please contact your account executive.

Coverage for Employees Out of State

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

From time to time Blue Cross Blue Shield of Massachusetts has been asked if our standard fully insured health plans comply with other state mandates. It is important to note that Blue Cross policies are issued in Massachusetts to employers headquartered in Massachusetts. Therefore, our fully insured plan designs are based on Massachusetts' mandates and not those of other states.

We sometimes receive account-specific requests to provide benefits for out-of-state members that align with their state's standards. While we try our best to accommodate this, there may be situations where the specific request is not possible.

For example, the Hawaii Prepaid Health Care Act requires employers to provide certain levels of coverage to particular employees working in Hawaii. We learned that our standard plan designs do not meet the level of coverage required by Hawaii regulators and that changes to meet these standards were not feasible. Therefore, Blue Cross Blue Shield of Massachusetts cannot accommodate requests to provide benefits in line with Hawaii standards. In this situation, where the law's requirements are the obligation of the employer, we highly suggest employers speak with their own legal counsel to help decide whether or not residents of Hawaii should be enrolled in a Blue Cross Blue Shield of Massachusetts health plan.



For more information, see the Frequently Asked Questions section developed by Hawaii state regulators on the State of Hawaii's website at www.labor.hawaii.gov. Alternatively, accounts with employees in Hawaii can contact Hawaii Medical Service Association—an Independent Licensee of the Blue Cross and Blue Shield Association—to purchase a health plan directly from them.

Coming this Spring: A New, Improved www.bluecrossma.com

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

After analyzing consumer online behaviors and industry best practices, we will be launching a newly designed **Bluecrossma.com**. Members will enjoy a more engaging user experience and faster access to the information they need. New features include direct links to top tools and a news area where members can easily keep up with trending health care topics.

Important Changes to Covered Medications Under the Medical Benefit

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

Effective July 1, 2015, all commercial health plans will no longer cover the medications listed in the table below when they are purchased by the doctor's office or outpatient hospital. These medications will only be available through the retail specialty pharmacy. This change helps make these medications more cost-effective and continues to give your employees access to their needed medications. If you carve out your pharmacy benefits and provide them through another pharmacy benefits manager, we suggest you tell your employees to discuss this change with their current pharmacy benefits manager and ask how their medications will be covered.

Your employees should always talk to their doctor about available alternatives for getting their medication. Here are some options:

- Get the medication from a retail pharmacy within our specialty pharmacy network. A medication copay, deductible, or co-insurance applies, and the doctor will need to request prior authorization.
- The medication can be shipped to the doctor's office or outpatient hospital clinic for administration. In these instances, an office-visit copay, deductible, or co-insurance applies.
- Get the medication through a home infusion therapy provider. Doctors can refer your employees to a network home infusion therapy provider who can provide and administer the medication in the home or other convenient setting, according to the home health care benefits.

If your employees currently receive medication from a home infusion therapy provider or dialysis facility, there is no change in coverage. We will be notifying impacted members by June 1, 2015.

| Medication Name | Medication Class |
|-----------------|-----------------------|
| IVIG | Immune serum |
| Remicade | TNF inhibitor |
| Botulinum toxin | Neuromuscular blocker |



For more information, please visit www.bluecrossma.com/employer/iai.

2014 Corporate Annual Report

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

Blue Cross Blue Shield of Massachusetts launched its 2014 annual report website. The report focuses on our collaborative approach to meeting the health care needs of 2.8 million members and more than 29,400 employer accounts.

Entitled “Together We’re Making Quality Health Care Affordable,” the report includes stories and videos featuring our customers and provider partners and an overview of 2014 business results, including the company’s Corporate Citizenship and Diversity and Inclusion initiatives. Featured companies include Boston Scientific, James Hook & Co., Genesis HR Solutions, Hampshire Group Insurance Trust, and the town of Saugus.

Andrew Dreyfus, our president and CEO, outlines three opportunities for collaboration that “have the potential to reshape how we think about, and experience, health care in Massachusetts and across the country”:

- Getting in step with consumers
- Changing payment incentives
- Turning the tide on chronic disease



Please visit our 2014 annual report at www.bluecrossma.com/together2014.

Pharmacy Update: Flonase and Fluticasone No Longer Covered

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

Due to the over-the-counter availability of the intranasal corticosteroid medication Flonase, we will no longer cover it or its generic version, fluticasone, in our pharmacy benefit. This change goes into effect April 15, 2015.

Formulary exceptions, including those previously approved, will no longer be available. This change applies to most commercial plans, group Medex[®] with pharmacy benefits, and Managed Blue for Seniors.SM

New Authorization Requirements for HMO and Blue Choice Plans

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

Starting July 1, 2015, we will require prior authorization for certain drugs when administered in a doctor’s office, by a home health care provider, or in outpatient hospital and dialysis settings. This change does not affect these medications in inpatient, surgical day care, urgent care centers, and ER settings. This change applies to HMO and in-network Blue Choice plans. We encourage members to discuss this change with their health care providers. We will directly notify members affected by this change no later than June 1, 2015.



To learn more, please visit www.bluecrossma.com/employers/iai.

Wellness Corner: The Path to Better Living Starts with Taking the ahealthyme Health Assessment!

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

The path to better living starts with taking the ahealthyme health assessment!

Our health assessment can help your employees who are enrolled in a Blue Cross medical plan identify their health risks and provide suggestions on how to improve their health. The survey only takes about 15 minutes to complete.

Questions focus on areas of health that employees can change, such as exercise, nutrition, tobacco, safety, and stress management.

When members have finished the survey, they receive an interactive, detailed report on their health and suggestions about how to improve it.

➤ To get started, members should log in to the ahealthyme secure website at **www.ahealthyme.com/login**.

➤ To read the full article about the health assessment, visit **www.bluecrossma.com/employers/iai**.

Affordable Care Act Preventive Services Update

- ✔ Small Accounts
- ✔ Mid-size Accounts
- ✔ Large Accounts
- ✔ Municipal Accounts
- ✔ MIIA Accounts

The United States Preventive Services Task Force recently announced changes scheduled to go into effect in 2015. These updates will impact fully insured and self-insured non-grandfathered accounts, as well as grandfathered accounts that adopted Affordable Care Act preventive services benefits.

How are we implementing these changes?

To make the necessary changes and comply with these requirements, we are changing affected health plans to provide in-network coverage, without copayments, co-insurance, or deductibles for the affected preventive services. Coverage for these recommended services is subject to the individual health plan's network requirements and provisions.

Because there are varying effective dates, we have streamlined the implementation to make our administrative efforts more efficient. For detailed information, please reference the full version of this article by following the directions in the Learn More section below.

➤ **Learn more**

To see our implementation schedule, read the full version of this article at BlueLinks for Employers, under the What's New Tab, in the Regulatory Updates section.