



**Blue Care  
Network  
of Michigan**

**healthybluechoices**<sup>SM</sup>  
Embrace total health.



**healthyblueliving**<sup>SM</sup>  
years

*Celebrating five years of  
improving health and rewarding  
members for living healthy*

# Member Guide

# Welcome to **Healthy *Blue* Living**<sup>SM</sup>

**Healthy *Blue* Living** is built with you in mind. It's one of only a few health plans that look specifically at how your lifestyle choices affect your health and rewards you for living healthy.

With today's do-it-yourself mentality, it's important to take control of elements in your life that you can directly influence, such as your health and well-being. What you eat, whether you use tobacco and whether you exercise are everyday health choices that can influence your risk of developing a lifestyle disease. Lifestyle diseases such as heart disease, diabetes and stroke are among the leading causes of death in the United States.\*

No matter where you're at in achieving your personal health goals, use the tools and resources **Healthy *Blue* Living** provides to help start your journey toward making positive changes and leading a healthy lifestyle. You'll be rewarded for your efforts with lower copayments and deductibles.

Thank you for being a **Healthy *Blue* Living** member and making a commitment to improving your health.



\*Source: Centers for Disease Control and Prevention *FastStats: Leading Causes of Death*

# Meeting the *enhanced* benefit requirements

## How do I meet the requirements?

Each plan year, you and your covered spouse must meet these initial requirements within the first **90 days** of enrollment or renewal to receive enhanced benefits.

90  
days

- 1: Visit your Blue Care Network primary care physician. Ask him or her to complete your health *Qualification Form* and to electronically submit it to BCN.
- 2: Meet the health measurement targets.

Tobacco

Weight

Blood pressure

Cholesterol

Blood sugar

Depression

- 3: Complete an online health assessment at **MiBCN.com** annually.

Now you're ready to claim your reward of lower copays and deductibles for choosing to live healthy.

Depending on the results from your *Qualification Form*, you may also need to meet these requirements within **120 days** of enrollment or renewal to receive enhanced benefits:

120  
days

- **Tobacco use:** If you use tobacco, you need to enroll and actively participate in a BCN-sponsored tobacco-cessation program until you quit using tobacco.
- **Weight management:** If you have a body mass index of 30 or more, you will need to actively participate in a BCN-sponsored weight-management program through the end of your plan year or until we have an updated qualification form from your doctor showing your BMI is below 30. Your options are:

**Weight Watchers® program**

**or**

**Walkingspree pedometer-based walking program**

**NOTE:** If you're not a tobacco user and have a BMI lower than 30, you do not need to participate in a tobacco-cessation or weight-management program to qualify for enhanced benefits.

**You and your covered spouse must both meet all the requirements for enhanced benefits. If one of you doesn't meet the enhanced benefit requirements, you're still covered, but you'll both be moved to the *standard* benefit level.**

## Your qualification timeframes

- If your benefit level is enhanced or standard at the start of the plan year, it stays at that level for the first 90 days.
  - If you have enhanced benefits, complete the necessary requirements to keep them. If you don't, you will move to standard benefits 91 days from the start of your plan year.
  - If you have standard benefits and meet the requirements, you will move to enhanced benefits 91 days from the start of your plan year.
- You don't have to wait until the start of your plan year to meet the requirements. Start now!
- **In the first 90 days of your plan year, all subscribers and covered spouses must complete an annual online health assessment.**
- If your doctor noted last year on your *Qualification Form* that your follow-up visit would be in 13 to 24 months, you don't need a new *Qualification Form* this plan year. But you still need to complete the online health assessment annually.
- If you use tobacco or your BMI is 30 or more, you must follow the tobacco use or weight-management requirements, or both, to keep your enhanced benefits. (You must participate in a BCN-sponsored tobacco-cessation program if you use tobacco. And, you must join Weight Watchers or Walkingspree if your BMI is 30 or more.)

## Earning enhanced benefits

- **Both you and your covered spouse must meet the requirements for enhanced benefits, or you will be moved to standard benefits.**
- If you or your covered spouse are covered by two medical plans, you still need to meet the requirements for enhanced benefits.
- Children and nonspousal adult dependents on the Healthy *Blue* Living contract do not need to meet the requirements. We assign them to enhanced or standard benefits based on your benefit level.
- Members whose primary coverage is Medicare do not have to meet the requirements since they cannot receive benefits under Healthy *Blue* Living. Check with your employer for your plan options.
- A new spouse added to your contract after the start of the plan year will receive your benefit level. You and your spouse will need to meet the requirements for enhanced benefits during the first 90 days of the next plan year.



# Measuring up

## with the BCN *Qualification Form*

Our *Qualification Form* helps you and your doctor get a snapshot of your health related to six high-impact health measures individuals can manage. It allows you to work with your doctor to develop a treatment plan and set obtainable goals to improve your health.

Ask your doctor to electronically submit the form to us by the deadline. We recommend you confirm that we've received it on time. Check by visiting Member Secured Services on **MiBCN.com**. Or, call the Customer Service number on the back of your ID card.

Health measure	Wellness target	If I do not meet the wellness target, how can I work to qualify for enhanced benefits?
Tobacco	Does not use (must be confirmed by primary care physician through blood or urine cotinine testing)	Enroll in our tobacco-cessation program and actively participate until you complete the program and quit using tobacco.
Weight	Body mass index below 30	Participate in Weight Watchers or Walkingspree program until BMI falls below 30.
Blood pressure	Below 140/90	Commit to and follow doctor's treatment plan.
Cholesterol	LDL below target (based on risk factors: <100, <130 or <160)	Commit to and follow doctor's treatment plan.
Blood sugar	At or below target (fasting blood sugar or A1C)	Commit to and follow doctor's treatment plan.
Depression	Any depression is in full remission	Commit to and follow doctor's treatment plan.

Even if you use tobacco or have a health condition such as diabetes, you can qualify for enhanced benefits by following your doctor's treatment plans, participating in required BCN-sponsored programs and meeting the follow-up requirements.

### The A, B, Cs of your health

Each health measure on the BCN *Qualification Form* tracks your status using an easy-to-understand A, B, C grading system. You will be moved to the appropriate benefit level on the 91st day of the plan year, based on completing the necessary requirements. **Note:** If you or your covered spouse score a C on any measure, you will both receive standard benefits. The BCN *Qualification Form* is included in your member renewal kit, or you can download and print the form by visiting **MiBCN.com**.

Status:

<b>A</b>	=	You are meeting the wellness target.
<b>B</b>	=	You have a health condition that might not be controlled, but you are actively participating in treatment to improve the condition.
<b>C</b>	=	You are not meeting the wellness target, and you have not committed to treatment to improve your condition.

# Working toward *wellness*

Achieving a healthy lifestyle can be challenging. That's why BCN provides a number of valuable resources to help you earn enhanced benefits and reach your wellness goals.

## Weight management\*

- If you have a BMI of 30 or more, you are required to actively participate in a BCN-sponsored weight management program through the end of your plan year or until we have an updated qualification form from your doctor showing your BMI is below 30.
- We offer two programs for you to choose from: Weight Watchers® or our Walkingspree pedometer-based walking program. BCN will cover the cost of either program (not both), although some restrictions do apply.
- Members can pick only one program and must register within 120 days of the start of the plan year and start participating in their selected program within one week of registration.
- You can only switch between Weight Watchers and the Walkingspree program at the start of your next plan year.
- If your BMI drops below 30 during the year, congratulations. We will continue to pay for your voluntary participation in your program until the end of your plan year to help you maintain your positive results.
- If you have a BMI of 30 or more and choose not to participate in either weight management option, you and everyone else on your contract will move to the standard benefit level.
- Additional details about each weight-management option can be found at **MiBCN.com/hbl/weight** or in the **Q&A** included in this guide.
- Once your BMI is below 30, return to your doctor. Ask him or her to complete and electronically submit an updated *Qualification Form* to show you have met the requirement. When we receive the updated form, you will no longer need to participate in Weight Watchers or the Walkingspree program.

## Your annual online health assessment

The secure, online health assessment at **MiBCN.com** helps you understand what steps you can take to improve or maintain your health, based on the answers you provide. After completing the health assessment each year, you will get:

- A lifestyle score summarizing your health behaviors
- Tailored plans to help meet your health goals
- Access to online coaching to support you while you make lifestyle changes

Members without computer access can call **1-800-873-0509** to receive a paper copy of the health assessment. For enhanced benefits, complete the health assessment every year.



## Tobacco use

- Tobacco use is determined by cotinine testing. It confirms the presence of nicotine via a blood or urine test conducted by your primary care physician. Cotinine testing is required for all members in the first year of enrollment. Those who test positive for nicotine are tested every year.
- If you or your covered spouse use tobacco, you are required to enroll and actively participate in our free tobacco-cessation program until you quit using tobacco to earn enhanced benefits. If you use tobacco and choose not to participate in the tobacco-cessation program, you and everyone on your contract will be moved to the standard benefit level.
- To confirm that you have quit using tobacco, your primary care physician must complete and electronically submit to BCN your new *Qualification Form*. We will accept the updated form at any time during your plan year. After we receive the updated form, you'll no longer need to participate in the tobacco-cessation program.

## Depression

- Depression is the No. 1 cause of disability worldwide. People with depression are more likely to develop cardiovascular disease and diabetes.
- Screening for depression is easily completed during your visit to your physician's office by simply answering a few questions. For referral to behavioral health services 24 hours a day, seven days a week, go online to **MiBCN.com** or call the Customer Service number on the back of your ID card.

\*BCN encourages members to consult with their doctors before starting any regular exercise or weight management program. Members should also consult with their doctors if they have concerns that the programs or behaviors recommended by BCN or their primary care physicians are unreasonably difficult due to a medical condition or are medically inadvisable. A BCN primary care physician will work with the member to develop the most medically appropriate treatment plan to improve the member's health status.

## General weight-management program Q&A\*

### How long do I have to choose a weight-management program option?

You must register for either Weight Watchers or the Walkingspree pedometer-based walking program within 120 days of the start of the plan year and start participating in your selected program within one week of registration. But the sooner you sign up, the sooner you can start working toward a healthier lifestyle. When you sign up, you will receive your unique Healthy *Blue* Living code you'll need to enroll.

### How do I enroll?

Detailed steps are in our *Healthy Blue Living products Weight Management Program Q&A* booklet. You'll automatically receive that booklet by mail if your BCN *Qualification Form* shows your body mass index is 30 or more. The booklet is online at [MiBCN.com/hbl/weight](http://MiBCN.com/hbl/weight). If you have any problem enrolling in a weight-management option, please call the Customer Service number on the back of your ID card.

### What happens if I lose or forget my Healthy Blue Living code?

You may access your Healthy *Blue* Living code via Member Secured Services at [MiBCN.com](http://MiBCN.com) in the Healthy *Blue* Living status section or by calling the Customer Service number on the back of your ID card.

### What if I accidentally select the wrong option online?

Please contact BCN Customer Service within 48 hours so we can modify your enrollment to the correct weight-management option to ensure you don't lose the opportunity to qualify for enhanced benefits.

### How often am I evaluated, and what do I have to do to meet the weight-management requirements for enhanced benefits?

You are evaluated quarterly. To earn enhanced benefits, you will need to attend 11 out of 13 weekly meetings per session if you choose the Weight Watchers option, or walk an average of 5,000 daily steps per three-month period if you choose to participate in the Walkingspree program.

### What type of computer do I need to use Walkingspree?

The Walkingspree Data Uploader software that you download from the Walkingspree website helps track and report your steps. It is compatible with these operating systems:

**Microsoft® Windows®:** The Walkingspree software is compatible with any PC running Windows 2000® or newer. This includes Windows 7®, Windows Vista®, Windows XP® and Windows 2000. **Note:** If you have Windows 2000, please contact Walkingspree Customer Support for a different version of the software.

**Apple® Macintosh®:** The Walkingspree software is compatible with Apple Intel Processor computers running Mac OS® X Snow Leopard® (version 10.6) and Mac OS X Leopard® (version 10.5).

The software is not compatible with Windows ME®, Windows 98® or older Windows systems. Apple Macintosh computers running Mac OS X Tiger® (version 10.4) or below are also not compatible with the Walkingspree application.

### How much do I have to pay to participate in one of the weight-management options?

If your BMI is 30 or greater, BCN will cover the cost of Weight Watchers or Walkingspree for your plan year as long as you actively participate, although some restrictions do apply.

### If I reach my healthy measurement target, can I still participate in a weight-management option?

Yes. BCN will continue to pay for the program until the end of your plan year to help you maintain your positive results.

### If I don't have a BMI of 30 or more, can I still participate in Weight Watchers or Walkingspree?

Yes. We encourage our members to be healthy, and you can participate in either program at the discounted rate that BCN provides for all its members. For discount details visit [bcbsm.com/xtras](http://bcbsm.com/xtras).

\*BCN encourages members to consult with their doctors before starting any regular exercise or weight-management program. Members should also consult with their doctors if they have concerns that the programs or behaviors recommended by BCN or their primary care physicians are unreasonably difficult due to a medical condition or are medically inadvisable. A BCN primary care physician will work with the member to develop the most medically appropriate treatment plan to improve the member's health status.

If your BMI is 30 or more,  
which program is best for you?

## Option 1:

### Weight Watchers

- Requires you to attend 11 out of 13 weekly meetings per session.
- Participation does not require Internet access. By phone or on the Web, BCN will give you the Weight Watchers phone number. You'll need the ZIP code of the location you prefer. It's up to you whether to attend near home or work. Contact Weight Watchers for meeting locations.

OR

## Option 2:

### Walkingspree

- You'll need to achieve an average of 5,000 daily steps per three-month period.
- You will receive a battery-operated, state-of-the-art pedometer that you'll need to plug into a personal computer and upload your steps to your personalized Walkingspree website at least once every 30 days.

**NOTE:** This program is Internet-based, so you must have Internet access and a personal e-mail address to use this weight management option.

Details: [MiBCN.com/hbl/weight](http://MiBCN.com/hbl/weight)

# Wellness resources

to help you *succeed*

We help make healthy lifestyles a reality with 24/7 support and by offering a variety of tools and services that are just a phone call or a few clicks away.

## Healthy activities and programs

**BlueHealthConnection®**, our comprehensive wellness and care-management program, includes an online health assessment, online health-coaching programs and personalized information with multimedia components. It also includes resources such as a tobacco-cessation program, case-management services and accredited disease-management programs that address everything from depression to diabetes.

## Valuable online resources

Instantly view your account, benefit and claims information at **MiBCN.com**. You can also locate a doctor and find and compare the cost and quality of doctors, hospitals and drug treatment options, based on criteria that matter to you with **Healthcare Advisor™**, powered by WebMD®.

## Health coaches

Certified health coaches provide telephone support and can consult with a member to develop a personal plan for the member. You can request the services of a health coach at no cost by calling **1-888-772-7147** or sending an email to **hblhealthcoach@bcbsm.com**.

## Member savings

You can save on a variety of healthy products and services with our **Healthy Blue Xtras<sup>SM</sup>** and **Blue365®** savings programs. Visit **bcbsm.com/xtras** for more information.

## Informative publications

You will receive a special issue of our award-winning *Good Health* magazine twice a year. It's loaded with health tips, wellness ideas and lifestyle advice.



### Deadlines

**90 days** from the start of your coverage — enhanced benefit level initial requirements

- ✓ Make sure you've selected a Blue Care Network primary care physician. If you haven't, visit **MiBCN.com/find** or call the number on the back of your ID card.
- ✓ Visit your BCN primary care physician to complete a *Qualification Form* and meet the health measures. Ask your doctor to submit the form to us electronically before the deadline.
- ✓ Check that we've received your form by visiting Member Secured Services at **MiBCN.com**. Or, call Customer Service at the number on the back of your ID card.
- ✓ Complete an online health assessment at **MiBCN.com**.

**120 days** from the start of your coverage — you may also have these requirements

- ✓ **Tobacco use:** If you use tobacco, enroll and actively participate in our tobacco-cessation program.
- ✓ **Weight management:** If you have a BMI of 30 or more, you will need to select and actively participate in a BCN-sponsored weight-management program.

### Checklist

Once you enroll in **Healthy Blue Living**, use this handy to-do list to check off the steps you need to take to qualify for enhanced benefits. You'll be rewarded with lower copays and deductibles when you take those steps.

For more information, visit **MiBCN.com** or call the Blue Care Network Customer Service number on the back of your ID card.

**Healthy Blue Living** is a Healthy Blue Choices<sup>SM</sup> product.

# healthybluechoices<sup>SM</sup>

Embrace total health.

Total Health Engagement is a game-changing, integrated approach to health care that allows you to embrace total health with ease by integrating three principles – your benefits, health support and resources, and the care you receive from doctors and hospitals.

As your partners in health care, the Blues are here to support you every step of the way.



A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

[MiBCN.com/living](https://MiBCN.com/living)