

Healthy Blue LivingSM

Leading change. Changing lives.

Healthy *Blue* Living

The choice is yours.

*Blue Care Network is a nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association*



Healthy *Blue* Living

The popular plan that saves you money on your deductible (if applicable) and copayments when you actively commit to adopting healthy behaviors.

How does Healthy *Blue* Living work?

- Healthy *Blue* Living members are eligible for two benefit levels with cost sharing options.
- The member's behavior determines his or her benefit level.
- Cost sharing differs between benefit levels
 - **Enhanced** benefit level has lower deductible and copayments.
 - **Standard** benefit level has higher deductible and copayments.

Which level am I in?

- You're automatically enrolled in the Enhanced benefit for the first 90 days of coverage at the initial enrollment.
- To retain the Enhanced benefit, you and your enrolled spouse must complete the following steps.

Choose and see your PCP

- Choose a primary care physician in BCN's network, make an appointment and see your PCP.
- Your PCP is your health partner who will help you set and achieve your health goals.

Partner with your doctor to complete the Healthy *Blue* Living Qualification Form

- The qualification form looks at six high-impact health measures that can affect your health.
- With the help of your primary care physician, it will help you develop a wellness plan.

Complete a BlueHealthConnection[®] health risk appraisal

When you and your enrolled spouse complete the health risk appraisal you receive a comprehensive picture of your current health and risks, as well as suggestions for minimizing those risks.

Take the online health risk appraisal

- Before you can access member secured services at MiBCN.com, you must register and create a user ID and password.
- Your BCN identification card contains the information you need to register.
- Log in on the *Member Secured Services* page, and select *BlueHealthConnection*.
- You and your enrolled spouse must sign in separately.

The six high-impact health measures

Smoking

Blood Pressure

Cholesterol

Weight

Alcohol use

Diabetes management

Each of the six has a target

Six Aspects

Wellness Targets

Alcohol use	→	Pass a doctor's screening exam
Blood pressure	→	At or below 140/90
Diabetes	→	Blood sugar at or below target
Cholesterol	→	LDL-C below target
Smoking status	→	Nonsmoker
Weight	→	Body mass index at or below 30

Targets for six aspects of wellness

Alcohol use – 15 points

Blood pressure – 15 points

Diabetes – 15 points

Cholesterol – 15 points

Smoking status – 25 points

Weight – 15 points

TOTAL 100 points

What does my score mean?

- Each target has a score attached to it.
- Score of 80 points or more will qualify you for Enhanced benefits.

What if I scored fewer than 80 points and don't wish to participate?

- You and your enrolled spouse will be transferred to the Standard benefit level until the next renewal period.
- You will have the opportunity to follow the same steps again at your group's renewal and commit to improving your health.

What happens if my spouse or I do not fill out the required forms?

- If you don't complete the forms within the first 90 days of coverage, you'll be moved to the Standard benefit level.
- You'll have the same benefits, but you'll pay a higher deductible and copays.
- You can try for a lower deductible and copays again when the next benefit year begins.

I completed all the steps in 90 days. What happens next?

If you and your enrolled spouse each:

- Score 80 points or more on the qualification form, or agree to actively participate in improving your health
- Complete the online health risk appraisal
- If a smoker, you join Quit the Nic within 120 days of enrollment and stay enrolled until you quit
- Continue to follow your PCP's advice and complete any required follow-up visits, then:

You and your enrolled spouse will automatically stay in the Enhanced benefit level.

What if I'm a smoker?

To qualify and maintain Enhanced benefits, you must enroll and actively participate in BCN's free smoking cessation program. Quit the Nic within 120 days of enrollment or re-enrollment.

What if I need to lose weight?

Enroll and actively participate in a PCP-supervised and approved weight management program.

What if I get married and enroll my spouse after the open enrollment period?

- Your spouse will adopt the same level of coverage as you until the following renewal period.
- At renewal time, you and your enrolled spouse need to complete the steps again to qualify for Enhanced benefits.

What if my PCP indicates I need a follow-up visit?

- Your PCP will indicate on your qualification form if you need a follow-up visit.
- If your physician decides you need a follow-up visit, you'll need to see him or her within the requested timeframe.
- If not, you will be moved to the Standard plan where you will pay a higher deductible and copays.

What if my PCP indicates I need a follow-up visit in 13-24 months?

If you have a 13- to 24-month follow-up, you will receive a letter telling you ***no action is needed*** until your next renewal.

What are my next steps?

- Follow-up with your PCP if you are a smoker or have two or more health issues identified on your qualification form.
- Adopt or actively maintain a healthy lifestyle.
 - Only you can decide whether you'll adopt a healthy lifestyle
- If you do, Healthy *Blue* Living will reward you with an Enhanced benefit level that has a lower deductible and copays

At Renewal

Why continue Healthy *Blue* Living?

- Because Healthy *Blue* Living helps you make healthier choices.
- Because lower costs matter to you.
- Because everyone benefits from this partnership – you, your family, your employer.

What happens when my coverage is renewed?

- You will receive a custom renewal package telling you and your spouse the steps to take to qualify or maintain Enhanced benefits.
- You and everyone on your contract will maintain existing benefit level (either Enhanced or Standard) for the first 90 days of the renewal period.

What happens at renewal?

- To qualify for or maintain your Enhanced benefit, you and your enrolled spouse will need to complete the following:
 - Partner with your PCP to complete the qualification form
 - Complete the health risk appraisal.

What happens at renewal?

- Return the qualification form by fax or mail.
- Adopt or actively maintain a healthy lifestyle.
- If you don't complete the health risk appraisal and qualification form in 90 days, you will be dropped to Standard level.
- If smoker, join Quit the Nic within **120 days** of the renewal date.

Look for information from BCN

- You will receive a congratulations letter after BCN receives your qualification and health risk appraisal forms.
- A letter will tell you the latest date you can visit your PCP for a follow-up visit.
- If you or your covered spouse do not see your PCP by this date, you will drop to the Standard plan.
- If dropped to Standard plan, you will receive a letter and new benefit package describing the change to your benefits.

You Decide

The choice is yours.

You can reward yourself with a healthier lifestyle and a lower deductible and copayments, or do nothing and pay more.

Employers

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"I knew Healthy *Blue* Living would be a popular choice with employees, but I didn't know that people would come up just to thank me for offering it or to brag about how much weight they've lost or they've finally quit smoking. In this job, that's about the best endorsement there is."

*Maureen Sisco of
Nino Salvaggio
International
Marketplace.*



Blue Care
Network
of Michigan

Members

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"If I hadn't gone in for the screening, I would never have known that I had any kind of a heart condition. It's made my whole family healthier. I'm getting treatment for my heart condition for the first time in my life.

We're getting better preventive care. We're eating better and we're saving money."

*Shawn Bartmanski
Clinton Township*



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Q&A