

NewsfromBlue will now be published bi-monthly and will be distributed on the first of the month. So you will see our next issue November 1!

NewsfromBlue

IMPORTANT UPDATES FOR BENEFIT ADMINISTRATORS

September 2007

Blueprint for Health

Have you ever wondered what the cost savings could be when your groups' employees participate and utilize the many valuable programs and resources they have available through Blueprint for Health®?

Understanding Costs Savings

Programs utilized under our Blueprint for Health allow members to save on out-of-pocket health care costs through:

- **Health Coaching***
 - Up to 40% of employees coached chose alternatives to surgery after having informed discussions with their doctor
 - Employees with chronic conditions who are coached, are admitted to hospitals up to 30% less often than those not coached
 - Employees coached require up to 30% fewer physician and emergency room visits than those not coached
- **Financial Return on Investment (ROI) for Disease Management**
 - For every \$1 spent on Health Dialog®, some clients have realized over \$4 in savings
- **Improvements in quality of care**
 - Improved patient adherence to established clinical standards for managing Diabetes and Coronary Artery Disease (CAD) measures such as AD Beta Blocker, Lipid Rx, Lipid Test and Ace Inhibitor
- **Care Coordination performance results**
 - In 2006, Care Coordination nurses helped over 6,200 of our members
 - Last year, in a survey of 780 members, we were rated 4.65 out of 5 for members weighing in on the statement: "I am better able to manage my health plan benefits and make informed decisions since being in this program."

* Health Dialog Member Satisfaction Survey, March 2007. As a courtesy, Blue Cross and Blue Shield of Florida, Inc. (BCBSF) has entered into an arrangement with Health Dialog® to provide our members with value-added features that include care decision support tools and services. BCBSF has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog.

Brochure Helps Employees Understand Choices

How can you help your company's employees increase productivity and lower costs? Show them that in addition to their benefit plan, Blueprint for Health® offers an action plan to help keep employees healthy and at work.

This new [brochure](#) will demonstrate how our program offers proactive and personal care solutions and support. Employees can make confident, cost-effective health care decisions, which can ultimately help keep them healthier and happier. Adding value...that's Blue!

Quick Links

[Blueprint for Health: Understanding Cost Savings / New Brochure](#)

[CDHP – Did You Know?](#)

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Please contact your Blue Cross and Blue Shield of Florida representative if you have any questions.



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CDHP: Did You Know...

2008 HSA Indexed Amounts

For self-only coverage, the maximum amount on deductions for contributions to Health Savings Accounts (HSA) will increase from \$2,850 to \$2,900. For family coverage, the limit will increase from \$5,650 to \$5,800. The additional "catch-up" contribution that can be made to an HSA by individuals 55 years of age or older will increase from \$800 to \$900.

2008 HDHP Indexed Amounts

The minimum deductibles for a high deductible health plan (HDHP) will remain at \$1,100 for self-only coverage and \$2,200 for family coverage. The HDHP maximum annual out-of-pocket limit (excluding premiums, but including deductibles, co-payments and other amounts) will increase from \$5,500 to \$5,600 for self-only coverage and from \$11,000 to \$11,200 for family coverage.

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NetworkBlue Update

[Click here](#) to view a listing of providers that have recently joined NetworkBlueSM.

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Online Tools for your Members

Help your employees with the new [Member brochure](#), designed to help our BlueOptions[®] and BlueChoice[®] members access and navigate through the online health care decision tools and resources that are available through Blueprint for Health[®]. The brochure can be requested from your BCBSF representative.

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FCL News

Defining 'Value Added' with Dental Products

A great smile isn't always natural...or cheap! So when it comes to Florida Combined Life's (FCL) dental products, "value-added" is more than just an advertising slogan, it's real value.

- Members can take advantage of a 20% discount on orthodontia procedures including braces.
- If their plan benefits do not include an orthodontic rider, they can still receive a 20% discount on usual and customary fees from participating Orthodontists.
- In-office or at-home teeth whitening are one of several discounted (up to 20%) cosmetic procedures when performed by an FCL participating cosmetic dentist.
- Other procedures with savings include cosmetic contouring, laminate veneers (porcelain or composite), implants, abutments and crowns.
- Members enrolled in one of the FCL dental plans can continue to receive discounted services once they've reached the insurance payout of their annual plan maximum—saving 20%-30% on out-of-pocket expenses with FCL's negotiated fees with participating dentists.

PLANS INCLUDED

BlueDental FreedomSM

BlueDental ChoiceSM

BlueDental ChoiceSM Plus

BlueDental ChoiceSM Copayment

The true value of FCL's Value-Added Program is keeping members smiling with savings!

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Exciting Technology Updates

Both CareCalcSM and Availity[®] Care ProfileTM access member data through the Availity[®] Health Information Network and provide online real-time, accurate eligibility and benefit information. These capabilities are an example of how we can leverage technology to bring value to our providers and members by serving them both more efficiently. And now we have expanded them to include additional providers!

Care Profile Now Available Statewide

Accessing health information for more than 2.2 million Blue members is now as simple as pushing the Easy ButtonSM! The nation's first multiple-payer electronic health record, Care Profile, was made available statewide to registered physicians and hospitals as of Sept. 1. Care Profile had already been rolled out to more than 1,000 provider sites and 4,300 physicians in the Tampa, Jacksonville, Miami, Tallahassee and Gainesville areas.

We first told you about this cutting-edge technology in February's newsletter, whereby physicians and other authorized health care practitioners have real-time access to comprehensive claims-based health information. Physicians can use it at the point-of-care to fill in gaps in a patient's medical history, help avoid unnecessary or duplicate procedures, and assist in making better-informed health care decisions for our members.

Physicians and other authorized health care providers get an on-demand view of two years of patient clinical

information, such as diagnoses, procedures, physician office visits, hospitalizations, prescriptions, lab and radiology events, as well as immunization history. Providers can also access live Care Profile webinars and online training.

CareCalc Rollout Expands

We are pleased to inform you of the expansion of CareCalc. We have continued to roll out this great tool that enables physicians and providers to quickly and easily determine a member's financial responsibility for the services rendered. We continue to improve ways to help members make more informed choices. CareCalc is rolling out to include:

- More than 45,000 physicians and providers, and the rollout continues!
 - Primary Care physicians, office visit based specialists, OB/GYNs, IDTFs, Urgent Care Centers and procedure based specialists
- 50 facilities for routine outpatient services (in October!)
 - Acute Care General Hospitals
 - Ambulatory Surgical Centers
- Internal BCBSF support for member and provider care of service inquiries!

CareCalc is now available to BlueChoice[®], BlueOptions[®], BlueCare[®], BlueMedicareSM HMO and BlueMedicareSM PPO members, with future plans to include all product lines.

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