

Healthy *Blue Living*SM HMO



Blue Care
Network
of Michigan

Confidence comes with every card.®

Member Guide

How to keep your health care costs lower

Visit bcbsm.com/hbl for videos, FAQs and other online resources about your plan.

Thank you for being a Healthy *Blue* Living member. This wellness plan helps you take charge of improving your health. You'll have a better understanding of your current health status and what you can do to receive lower out-of-pocket costs for the whole benefit year.



Understand the differences between benefit levels

Healthy *Blue* Living has two benefit levels — enhanced and standard.

The **enhanced level** has lower out-of-pocket costs, such as copayments, deductible and coinsurance.

The **standard level** has higher out-of-pocket costs, such as copayments, deductible and coinsurance.

How it all works

If you're **new to Healthy *Blue* Living**, you'll start at the enhanced level. You need to complete the tasks on your Healthy *Blue* Living to-do list to remain at this level.

If in your previous plan year you were at:

- **The enhanced level:** You'll be mailed additional details about tasks you need to complete to remain at this benefit level.
- **The standard level:** Complete the tasks for this year to earn back the enhanced benefit level. See Page 5 to understand how the enhanced level saves you money.

Your personal to-do list

Your own personal to-do list is available through your online member account at **bcbsm.com**.

Use your computer or the web browser on your mobile device to log in to your account. (The to-do list isn't available on our mobile app.) After you've logged in to your account:

1. Click *My Coverage* in the navigation menu.
2. Click *Medical* from the drop-down menu.
3. Click *To-do List*.

If your qualification form shows you use tobacco or have a body mass index of 30 or higher, you'll receive a link to programs you can enroll in along with a deadline date.

Steps to take for the enhanced level

Healthy *Blue* Living to-do items only apply to you as the subscriber of the plan. Spouses and dependents don't need to complete the tasks; they're assigned to the same benefit level as you.

Be sure to complete each step below by the deadlines that are posted to your to-do list in your account at **bcbsm.com**.

Within your first 90 days

STEP 01

See your primary care provider. Schedule an appointment for a health evaluation to have your doctor 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



Submitting your qualification form

Visit **bcbsm.com/hbl** for step-by-step instructions on how your doctor will complete your qualification form.

After your evaluation, tell your doctor to submit your results electronically on a *Blue Care Network Qualification Form*. You'll want to make your appointment with your primary care provider in enough time to submit your qualification form. Qualification forms will be accepted for an office visit that occurred up to 180 days before your plan year began.

STEP 02

Complete an online health assessment.

1. Log in to your account at **bcbsm.com** using your computer or the web browser on your mobile device or tablet.
2. Click the *Take the Health Assessment* box.



Taking your health assessment

Go to **bcbsm.com/hbl** for steps to complete your health assessment.

Within the first 120 days (if required)

STEP 03 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 benefit level.

STEP 04 If your qualification form shows you use tobacco, enroll and participate in monthly Tobacco Coaching calls, powered by WebMD®, to stay at the enhanced benefit level. If you don't agree to set a quit date during your first coaching call or don't quit tobacco after five tobacco coaching calls, you're required to enroll and participate in monthly Lifestyle Coaching calls for 12 months.

Need help enrolling?
Visit bcbsm.com/hbl for step-by-step instructions on how to enroll in a weight management or tobacco program.

We cover the costs of these programs. Once we receive a new qualification form from your primary care provider showing a negative cotinine test and/or 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 them after a recent physical less than 12 months ago.

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 Coaching or weight management program will display on your to-do list after we process your qualification form. Log in to your account for the status of your to-do list.

WebMD Health Services is an independent company supporting Blue Care Network by providing health and wellness services.

Understand your Blue Care Network Qualification Form

The qualification form has six important health measures. During your appointment, your primary care provider will check and score each one:

- A** = You've met the recommended target.
- B** = You didn't meet the recommended target, but you've agreed to take the right steps to improve the health measure.
- 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.

Target these health measures

As and Bs will keep you at the enhanced benefit level if you complete everything else on your to-do list.

Scoring Cs move you to the standard level with higher out-of-pocket costs.

Health measure	Target to score an "A"	If you don't score an "A," do this for a "B"
Tobacco	Blood or urine cotinine test confirms no tobacco use*	Tell your doctor you'll enroll and participate in BCN's Tobacco Coaching 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 program.

Did you score all As on your qualification form?

You don't need to complete a qualification form and health assessment every year if you scored all As on your most recent qualification form. If you're younger than 40, you'll need to submit a qualification every three years. If your age is 40 or older, you submit one every two years.

We'll send you a letter when it's time to submit one. Or check your to-do list by logging in to your account at bcbsm.com.

Your doctor's office must electronically submit your qualification form

The paper qualification form you received with your guide serves only as an example.

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



We're committed to helping you achieve your best health status. Lower out-of-pocket costs for participating in our wellness program, Healthy Blue Living, are available to subscribers who meet all qualification requirements. If you think you might be unable to meet a standard or requirement under this wellness program, you might qualify for an opportunity to earn lower out-of-pocket costs by different means. You can work with your BCN primary care provider to find an alternative that's right for you in light of your health status.

What the enhanced level can mean for you

The example below can help you understand how the enhanced level works for your plan. These sample costs are meant to illustrate examples of the types of savings you could see; they're not specific to your plan. Other costs may apply in this scenario if other tests occurred and health issues were present. Log in to your account at bcbsm.com to view your plan documents. Your account also displays costs that are based on whether you're at the enhanced or standard level.

Meet Jennifer



Jennifer has Healthy *Blue* Living. She did her health assessment and saw her doctor a month after her plan started. After her visit, Jennifer's doctor submitted her qualification form electronically 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 services that are part of your benefits, such as physical therapy.

Additional 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. These include:

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

Take advantage of national and Michigan-based discounts for a variety of health products and services from fitness gear to gym memberships. Log in to your online member account and then click *Member Discounts with Blue 365*[®].



Tobacco Coaching, powered by WebMD[®]

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



Blue Cross Virtual Well-BeingSM webinars and meditations

Blue Cross Virtual Well-Being offers 30-minute webinars each Thursday with live science-based discussions about improving overall well-being. Guided meditations are offered Wednesdays at noon. Register for an upcoming webinar or watch a past show on demand at bluecrossvirtualwellbeing.com.

Register your online member account at bcbsm.com/register

Log in to your account:

- View your *Member Handbook*, claims and explanation of benefit statements.
- Select or change your primary care provider.
- Check the status of your authorizations and referrals, and see when they expire.



Check your Healthy *Blue* Living to-do list by logging in to your online 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.

Find more resources online at:
bcbsm.com/hbl

Find us online:

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

