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Blue Cross Blue Shield of Michigan Announces New PPO Wellness Product Aimed to Reduce Health Care Costs by Rewarding Healthy Lifestyles

'Healthy Blue Incentives' to be offered in July 2007

MACKINAC ISLAND, Mich., May 30 /PRNewswire-USNewswire/ -- Blue Cross Blue Shield of Michigan today announced it is launching a new PPO wellness product that reduces copayments and deductibles for Blues members who engage in its wellness program. Called Healthy Blue Incentives(SM), the new product is meant to encourage employees to participate in wellness initiatives that are designed to improve the health and productivity of workforces - potentially yielding significant savings for Michigan employers in health care costs.

The Blues will begin offering the new product to self-funded groups with 50 or more employees in July 2007. The company is targeting up to a 10 percent savings in costs for employers; results will vary by group. Elements that affect employer savings include the dual copayment design, commitment by employees to wellness and care management activities, and overall characteristics of the workforce. Savings also could come from lower absenteeism.

In addition to Healthy Blue Incentives, the Blues will offer consultative services designed to work hand-in-hand with employers to develop customized care management solutions that are tailored for the needs of their workforces.

"The Michigan Blues are committed to leading our industry by launching innovative products that meet customer needs," said Daniel J. Loepp, Blues president and CEO. "Our customers asked for a wellness product in the PPO market and we are delivering. Healthy Blue Incentives aligns with the proposition that if employees take better care of their health, businesses ultimately will be more productive and pay less in health care coverage. These are our goals - healthier members, and lower costs for customers." The Blues introduced the wellness concept in an HMO product in October 2006, when Blue Care Network, the Blues' affiliated HMO, began enrollment in its Healthy Blue Living(SM) product. Both Healthy Blue Living (HMO) and the new Healthy Blue Incentives (PPO) products reward members for participation in wellness activities through lower copayments and deductibles. More than 18,000 employees from more than 200 employer groups have enrolled in Healthy Blue Living, making it an extremely successful product launch last year.

The types of health care services covered by Healthy Blue Incentives will be the same for all employees enrolled in an employer group. However, employees who engage in the required wellness activities receive lower copayments and deductibles in the product's enhanced version. Those who don't participate in the required wellness activities are placed in the product's standard version, which has higher copayments and deductibles.

Healthy Blue Incentives will be offered to self-funded groups with 50 or more employees. Self-funded groups assume the cost of all covered health care claims for their members. The product will be offered to smaller and insured groups in 2008.

All employees are enrolled first in the enhanced version of Healthy Blue Incentives and receive lower copayments and deductibles. To continue to receive lower copayments and deductibles, the employee must complete the following:

-- Take a Health Risk Appraisal. The appraisal usually is done online. It provides a comprehensive picture of a member's current health status and health risks, shows what health areas need attention and provides recommendations for minimizing health risks. If done online, the results are sent instantly to the member for review.

-- After taking the Health Risk Appraisal, members with multiple factors that place them at risk will be contacted by phone or mail by the BlueHealthConnection(SM) program about areas where they can improve or maintain their health. These members will be asked to engage in four phone calls a year with their own personal health coach. Smokers will be asked to participate in smoking cessation programs.

-- Individuals living with chronic conditions (such as diabetes or asthma) will be contacted by BlueHealthConnection nurses to enroll in condition management programs.

-- Individuals with lower risk factors will receive information on wellness resources to help them stay healthy, including online tools, a24/7 nurse phone line and an audio health library.

-- In some versions of Healthy Blue Incentives, an employee's spouse also may be required to complete a Health Risk Appraisal and, if necessary, participate in health coach interventions. (Children of members do not have to fill out the Health Risk Appraisal or participate in health coach interventions.)

"The Blues have programs and resources at the ready to help members stay well and manage chronic conditions as they work with their physicians. Healthy Blue Incentives showcases how members can connect to these programs," said Kenneth R. Dallafior, Blues senior vice president for group sales and corporate marketing.

Healthy Blue Incentives offers integrated total wellness and care management services that focus on wellness, health education, smoking cessation and living with chronic illness programs. BlueHealthConnection wellness resources enable members to create meal plans, find recipe ideas, organize their health information such as medications and clinical tests, receive educational e-mails, and use calculators for body mass index, calories burned and target heart rate. An audio and online library offers information on thousands of health topics.

Employers also have an important role in supporting their employees in adopting and leading healthier lives. Employers enrolled in Healthy Blue Incentives will be encouraged to offer a smoke-free work environment, to promote physical activity at work, and to offer healthy food choices in vending machines and cafeterias.

Health Risk Appraisal personal results are confidential and not shared with employers.

Blue Cross Blue Shield of Michigan, a nonprofit organization, provides and administers health benefits to more than 4.5 million members residing in Michigan in addition to members of Michigan-headquartered groups who reside outside the state. The company offers a broad variety of plans including: Traditional Blue Cross Blue Shield; Blue Preferred, Community Blue and Healthy Blue Incentives PPOs; Blue Care Network HMO; BCN Healthy Blue Living; Flexible Blue plans compatible with health savings accounts; Medicare Advantage; Part D Prescription Drug plans, and My Blue products in the under-age-65 individual market. Blue Cross Blue Shield of Michigan and

Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association. For more company information, visit bcbsm.com.

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