



MASSACHUSETTS

VALUE-BASED BENEFITS HELP MEMBERS IMPROVE THEIR HEALTH

Our value-based benefits help members with certain chronic conditions improve their health, manage their care, and save money. They also provide access to smoking cessation medications at no additional cost, when prescribed by a doctor. Members who are at risk for cardiovascular disease or have asthma, diabetes, coronary artery disease, or depression associated with any of these conditions may qualify.

TARGETED SAVINGS

This approach to managing costs leads to savings for members in two areas:



Chronic Disease Medications

By lowering the cost for certain chronic disease medications, adherence to treatment plans improves, which can result in lower plan costs over the long term.



Eliminate Cost for Diabetic Monitoring Visits

Members with diabetes are covered for two diabetic monitoring visits per year at no additional cost, encouraging regular, proactive treatment and helping to avoid high-cost complications.

THE ADVANTAGES OF VALUE-BASED BENEFITS

Increased Medication Adherence

Lower prescription medication copayments, along with health education and support, led to a 15 percent increase in chronic disease treatment adherence in just one year.¹

Fewer Complications

Risk of future complications and hospitalizations decreased for diabetics who were newly compliant with their medication regimens, reducing overall claims.²

Help Quitting Smoking

Members have access to smoking cessation medications at no additional cost.

1. Among those previously considered out of compliance. Sources: Chernew, Michael E., Shah, Mayur R., Wegh, Arnold, et al. "Impact of Decreasing Copayments on Medication Adherence Within a Disease Management Environment," Health Affairs, (2008) 27: 1; and Blue Cross Blue Shield of Massachusetts 2008 data.

2. Blue Cross Blue Shield of Massachusetts 2012 and 2013 claims data.

Questions?

If you have any questions, please contact your account executive.

VALUE-BASED BENEFITS EXAMPLE

The following table shows a member's coverage and payment details with and without value-based benefits.

	HMO Blue New England \$1,000 Deductible	HMO Blue New England \$1,000 Deductible with Value-Based Benefit Enhancement
Deductible (individual/family)	\$1,000/\$2,000	\$1,000/\$2,000
Out-of-Pocket Maximum	\$5,450/\$10,900	\$5,450/\$10,900
Preventive Care ³	None	None
Diabetes Monitoring Services (first two visits per member per calendar year) ⁴	\$20 copayment	None

PHARMACY BENEFITS

Members with certain chronic conditions pay less for a three-month supply of eligible Tier 1 and Tier 2 medications through the mail order pharmacy. This can increase medication adherence, lower complications, and encourage use of lower-cost medications.

	HMO Blue New England \$1,000 Deductible	HMO Blue New England \$1,000 Deductible with Value-Based Benefit Enhancement
Retail Pharmacy Benefit (up to 30-day supply)	\$15/\$30/\$50	\$0/\$0/\$50—for smoking cessation medications \$15/\$30/\$50—for other medications
Mail Order Pharmacy Benefit (up to 90-day supply)	\$30/\$60/\$150	\$15/\$30/\$150—for certain chronic conditions ⁵ \$0/\$0/\$150—for smoking cessation medications \$30/\$60/\$150—for other medications

Please note: This coverage information is based on a 3-tier medication plan, which is our most common pharmacy plan. Eligible medications vary depending on a plan's tier structure. Check your benefit materials for details.

3. Includes routine adult health checkups, routine OB/GYN exams, routine health checkups for children, routine hearing and vision exams, and family planning office visits.

4. Services include diabetes evaluation and management; diabetic eye exams; diabetic foot care; and diabetes self-management training and education, including medical nutrition therapy.

5. Includes certain covered medications for the treatment of asthma, diabetes, coronary artery disease or risk for cardiovascular disease (taking both high blood pressure medications and high cholesterol medications), and depression associated with any of these conditions.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).