

Healthy Blue LivingSM HMO: How your plan works

Two benefit levels: Enhanced vs. standard benefits

ENHANCED:

If you're new to Healthy Blue Living, you'll start with enhanced benefits. If you had enhanced benefits in your previous plan year, you'll keep them as long as you continue to meet your Healthy Blue Living to-dos.

With **enhanced benefits**, you'll have:

- Lower deductibles
- Lower copays
- Lower coinsurance

STANDARD:

While standard benefits still have great value, they don't provide the same savings as enhanced benefits. If you complete the Healthy Blue Living to-dos, you'll move to enhanced benefits.

With **standard benefits**, you'll have:

- Higher deductibles
- Higher copays
- Higher coinsurance

See Page 4 to understand how enhanced benefits save you money. We'll send you details about the Healthy Blue Living to-dos you need to complete for enhanced benefits.

Check off your Healthy Blue Living to-dos

For enhanced benefits, you'll need to complete a few steps. You can find them, with your deadlines, by checking your personal Healthy Blue Living to-do list within your member account.* If you don't have a member account, visit bcbsm.com/register.

Your member account will show:

- Your current level of benefits — enhanced or standard.
- The tasks you've already completed and the date you did each one.
- Your remaining tasks and the dates they're due.
- Your qualification form results and how your doctor scored you on your health measures. **See Page 3.**

Check your Healthy Blue Living to-dos if your qualification form shows you **use tobacco** or have a body mass index of **30 or higher**. A link to enroll in a program will appear with a deadline date.

**The to-do list isn't available on our mobile app.*

Check your Healthy Blue Living to-dos:



Or log in to your member account at bcbsm.com.

Blue Cross Well-BeingSM: Personalized support for completing Healthy Blue Living to-dos



We worked with Personify HealthTM to offer you a personalized well-being experience that delivers daily content based on your health and interests. These online well-being resources come with your plan to help you build healthy habits and complete your Healthy Blue Living to-dos:

- **Comprehensive health assessment** with suggested steps to take for improvement
- **Monthly weight-management and tobacco coaching** sessions for easily accessible, individual support
- **Flexible weight-management program** with many activities to choose from
- **Seamless connection** to a large selection of tracking devices and apps, including MyFitnessPalTM and Apple Health

Enroll in
Blue Cross Well-BeingSM:



Or log in to
your member account
at bcbsm.com.

Personify Health is an independent company that provides health and well-being services on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network.

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Steps to take for enhanced benefits

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

Within your first 90 days

STEP 01

See your primary care provider to complete your qualification form*.

Schedule an appointment each year for a health evaluation to have your doctor check these six health measures: tobacco use, body mass index, blood pressure, blood sugar, cholesterol and depression. Qualification form evaluations don't require you to wait 365 days between visits. If you lowered your BMI under 30 or quit tobacco, you can see your doctor for a new qualification form, even if it's less than a year since your last form was submitted.

After your evaluation, tell your doctor to submit your results electronically on a [Blue Care Network Qualification Form](#). Make your appointment with your primary care provider in enough time to submit your qualification form. It'll be accepted for an office visit that occurred up to 180 days before your plan year began.

STEP 02

Take your health assessment.

Go to [Healthy Blue Living to-dos](#) in your member account at [bcbsm.com](#) and click *Take your Health Assessment*.

! IMPORTANT

Remind your coach that you're a Healthy *Blue* Living member and your plan requires you to meet at least once a month. You're responsible for scheduling your session each month using your Blue Cross Well-Being account or the Personify Health app. If you skip a month, you'll move to standard benefits.

Within your first 120 days (if required)

STEP 03

Enroll in one of our [weight-management programs below](#), if your qualification form shows your BMI is 30 or higher. Start your program within two weeks of your enrollment in either Triple Tracker or Lifestyle Coaching and participate through the end of your plan year.

- **Triple Tracker:** Complete 7,000 steps daily, a 15-minute workout or 15 active minutes — or any combination of the three — at least 20 days a month. Connect to more than 100 apps and devices, including Apple devices, to track your activity. **Sync your fitness tracker with the Personify Health app at least once per week.** It's how you'll get credit for completing your Triple Tracker activities. Activities can't be entered manually. Download the Personify Health app by searching "Personify Health" in the App Store® or Google Play™. You'll need to open the app to sync your activities with it.
- **Lifestyle Coaching: Participate in a session with your health coach for a minimum of 20 minutes once each calendar month.** Attend your session either by phone or messaging.

STEP 04

Enroll in [Tobacco Coaching](#), if your qualification form shows you use tobacco. Start your program within two weeks of your enrollment and participate through the end of your plan year.

Participate in a session with your health coach for a minimum of 20 minutes once each calendar month. Meet with them either by phone or messaging.

If Steps 3 or 4 apply to you, follow the instructions for enrollment and participation to earn credit for completing your Healthy *Blue* Living to-do. [Go to your Healthy Blue Living to-dos](#) within your member account at [bcbsm.com](#) to enroll. The deadline dates for enrollment will display within your member account after we process your qualification form.

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 see them after a recent physical less than 12 months ago.

*The information in your health assessment is confidential and will be disclosed only as permitted by federal and state privacy laws. Google Play and the Google Play logo are trademarks of Google LLC.



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

A and B scores will keep you at enhanced benefits if you complete all your other Healthy Blue Living to-dos. Scoring a C will move you to standard benefits 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. You don't need to take the urine cotinine test again after one negative test.
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	

*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.

Check your to-dos by logging in to your account at bcbsm.com to see if you need to submit one.

Your doctor's office must electronically submit your qualification form

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 Healthy Blue Living to-dos 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 your doctor will need to submit the form to us before your deadline.



What the enhanced level can mean for you

The example below can help you understand how enhanced benefits work.

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 completing her list of Healthy Blue Living to-dos, Jennifer had **enhanced benefits** and **saved \$550** on her out-of-pocket costs.

	Enhanced benefits (completed to-do items)	Standard benefits (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



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 have enhanced or standard benefits.

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.

Learn more:



Or, visit bcbsm.com/hbl



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