

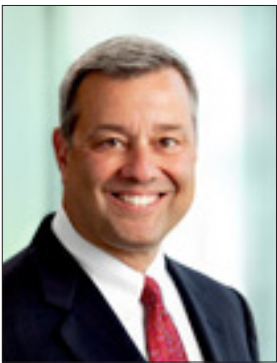


The Broker Brief

The latest news for you and your business.

February 2014

A Word from Peter Andruszkiewicz – President and Chief Executive Officer



I hope your 2014 is off to a great start! At Blue Cross, we're looking forward to an exciting year ahead, but I also think it's important to share with you some of our accomplishments from last year. As a company, we committed to working on five major goals in 2013, which I've outlined below. I'm pleased to report we made a lot of progress on all of them.

- **Implement an action plan to stabilize our financial performance.** Highlights included working to achieve savings of \$24 million in medical expenses; successful operational achievements like the next phases of our information system conversion and our pharmacy benefits manager transition; and increasing revenue by securing tenants to occupy the top floors of our corporate headquarters.
- **Lead focused innovation across Rhode Island's healthcare delivery system.** Accomplishments included growing our network of patient-centered medical homes (PCMHs) and improving PCMH quality outcomes; forging innovative fee-for-value contracts with provider partners such as University Medicine, South County Orthopedics, Care New England, and Lifespan; and new behavioral health and specialty pharmacy partnerships.
- **Establish market leadership position in small business and individual markets through 2014.** Without question the highlight in this area was our successful Medicare Annual Enrollment Period, with more than 12,000 brand new Medicare members enrolled for 2014. This was a significant achievement and the result of hard work, dedication, and collaboration across the company as well as our brokers. So, thank you for your part in this major accomplishment!
Other highlights included the increased enrollment in our plans with the **SelectRI** network option; the successful addition of direct pay plans on **HealthSource RI**, the state's healthcare exchange (as well as new direct pay plans off the exchange); and of course, the opening of our retail sales and service location in Warwick.
- **Enhance employee commitment to our vision, strategy, and cultural expectations.** One of my favorite events of the year is Blue across RI, our annual statewide day of community service. Blue Cross is committed to serving our community, and our employees share that dedication to giving and service.
- **Improve our community's healthcare safety and quality through actionable programs and information.** We achieved a 4-star rating from the Centers for Medicare & Medicaid Services (CMS) for

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our Medicare plans and improved our CMS regulatory compliance; created and delivered a broad healthcare reform education campaign; and expanded our partnerships with several community agencies.

As for this year, our goals are essentially the same. We will continue making strides to effect positive changes in healthcare delivery and financing in our state, as well as to create plans and products that support a more consumer-driven approach, which will help to moderate costs. And 2014 is also our 75th anniversary, so we'll focus on renewing our strong commitment to Rhode Island.

I'm excited about what's ahead for us, and I'm looking forward to continuing our great partnership with you.

Talk to Us

We want this newsletter to benefit you, so if there are any topics you would like to see covered, please let us know at TheBrokerBrief@bcbsri.org. This newsletter is just one of the ways we're partnering with you to address your needs—and the needs of your clients.

Thanks for all you do for BCBSRI and our customers.

Hot Off the Press

Healthcare Reform Changes for Small Employers

BCBSRI has developed a comprehensive document for small employers that will be helpful to explain some changes they will begin to see in 2014 as a result of healthcare reform. [This piece](#) highlights general changes, billing statement changes, and changes related to the 90-day waiting period for employees to become eligible to enroll in their employers' health plans. This piece will be inserted in renewal kits that will be sent to small employers that are renewing in April.

Way to Wellness

Save the Date: 20th Annual Worksite Health Awards

A healthy business starts with healthy employees, and their health can greatly impact their employer's bottom line. This is the premise behind the upcoming 20th Annual Worksite Health Awards, which honor Rhode Island businesses that have taken the positive step of creating a wellness program to improve the health of their employees AND their business, and deserve to be recognized for it!

These awards, which are cosponsored by BCBSRI and the Greater Providence Chamber of Commerce, will take place on Wednesday, May 28, from 7:45 to 9:00 a.m. at the Crowne Plaza Hotel in Warwick. Employers can [apply](#) until **February 28**, and there are separate categories for small businesses (100 or fewer employees) and large businesses (101 or more employees).

Winning workplaces will be honored at the awards and profiled in a special section of Rhode Island Monthly magazine.

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Questions about this event can be directed to Barbara Laurino at blaurino@provchamber.com or **(401) 521-5000**.

Please share this exciting opportunity with your clients!

In-Home Wellness Assessment for BlueCHiP for Medicare Members

Starting in mid-February, we will be contacting some of our BlueCHiP for Medicare members to offer them an in-home, comprehensive, no-cost wellness assessment as a preventive step to help them better manage their health. This program is being implemented by Peak Health Solutions, and a representative from Peak will be contacting members by mail and telephone to schedule appointments.

There are several benefits to members who participate in this program:

- The assessment results will give members a snapshot of their health status, helping them and their doctors get a better picture of their overall health and healthcare needs.
- Information gathered during the assessment may help us identify members who may benefit from other programs designed to help them manage their health, such as care coordination and chronic condition management.
- The assessment is a covered benefit of members' BlueCHiP for Medicare health plan and there is no cost for them to participate.

BlueCHiP for Medicare members began receiving letters about the assessment in early February, and we wanted you to be aware of the program should you be asked about it.

Word on the Street

This section highlights recent news articles that contain information about our changing healthcare marketplace, both nationally and locally.

[Insurers meeting goals of increased spending on primary care](#), *Providence Business News*

A new report from the Rhode Island Office of the Health Insurance Commissioner (OHIC) shows that Rhode Island's commercial health insurers, including Blue Cross & Blue Shield of Rhode Island (BCBSRI), collectively increased their spending on primary care by 37.2 percent from 2008 to 2012. BCBSRI alone increased its primary care spending during this time period by 29.6 percent.

[BlueCHiP expands gym offerings](#), *Providence Business News*

Blue Cross & Blue Shield of Rhode Island recently enhanced the gym membership program that is part of its BlueCHiP for Medicare plans. Now members can take advantage of a \$5/month gym membership at all YMCA of Greater Providence locations, in addition to dozens of other health clubs in the area.