Blue Cross Blue Shield of Massachusetts Unveils New Health Care Reform Website Designed to Help Business and Families Understand and Navigate the Affordable Care Act

BOSTON — November 13, 2013 — To support its customers in navigating the Affordable Care Act (ACA), Blue Cross Blue Shield of Massachusetts (BCBSMA) has launched *Straight Answers*, a new website designed to be a 'go to' resource for businesses and families in Massachusetts.

The site is customized for a myriad of audiences, from individuals and their families to large and small businesses, and delivers a rich, interactive, and easy to understand experience for visitors. The Affordable Care Act provides for sweeping changes to the health care system that will affect almost every U.S. citizen. The bulk of these changes are scheduled to take effect in 2014, but many are being implemented now.

"For more than seven decades, Blue Cross has been a trusted advisor to our customers and members – educating them about the many high-quality, affordable health care options available to them," said Timothy O'Brien, Senior Vice President of Sales and Marketing at Blue Cross. "The *Straight Answers* website is another user-friendly and interactive resource the people and businesses of Massachusetts can rely on to better understand and navigate the Affordable Care Act."

The site is broken down into four categories: small employers, large employers, individuals and families, and brokers. In each of the four sections, visitors can find tailored information relevant to that category, including related news articles, a timeline as to when provisions under the health care law will take place, frequently asked questions, and links to other relevant and useful information about health care reform. There is also a glossary of terms and interactive videos.

Massachusetts and Blue Cross — experienced leaders in Health Care Reform

Blue Cross is proud to have played a key role in Massachusetts Health Care Reform since 2006 and is building on that experience to implement the ACA - working continuously with state and federal leaders as additional sections of the law are rolled out. Blue Cross is committed to providing clear, up-to-date information to our customers and members to ensure that they understand how certain provisions of the ACA may affect their choices about health insurance in both the short and long term, and is working hard to minimize disruption while providing high quality, affordable health plan options.

To prepare for the ACA, BCBSMA has:

- Continued our commitment to affordability by offering several new ACA-compliant plan offerings.
- Included the required new pediatric dental benefit in all small group products so that businesses don't have to shop for separate dental plans.
- Developed web-based tools that compare old and new benefits side-by-side.
- Created an option for individuals and small businesses seeking the benefits of wellness programming. Our Healthy Actions offering provides premium discounts and incentives tied to wellness engagement.
- Ensured that consumer-directed plans now come with improved transparency and money-management tools, as well as specialized member services.
- Developed an innovative Trusted Advisor tool for larger businesses that takes an employer through the many different "what-if" scenarios related to employer obligations under the ACA.

Blue Cross Blue Shield of Massachusetts is committed to being a trusted advisor on health reform for businesses, individuals and families and brokers. Learn more at www.bluecrossma.com/straightanswers.

About Blue Cross Blue Shield of Massachusetts
Blue Cross Blue Shield of Massachusetts (www.bluecrossma.com) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are the trusted health plan for more than 30,000 Massachusetts employers and are committed to working with others in a spirit of shared responsibility to make quality health care affordable. Consistent with our corporate promise to always put our 2.8 million members first, we are rated among the nation's best health plans for member satisfaction and quality.

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