

## Blue Cross Blue Shield of Massachusetts Offers Young Adults a New Affordable Insurance Option

**BOSTON — December 16, 2013** — [Blue Cross Blue Shield of Massachusetts](#) (BCBSMA) is currently offering HMO Blue Essential<sup>1</sup>, a new, innovative health plan for young adults that features an easy to use website, [LiveYourLifeNow.com](#), outlining the coverage, benefits and costs associated with this new affordable option.

"Blue Cross is committed to serving as a trusted advisor to our members," said Timothy O'Brien, Senior Vice President of Sales and Marketing at BCBSMA. "When creating HMO Blue Essential, we worked to design an option for those 'just in case' moments, so young adults can live their lives, knowing they're covered when they need it the most. The plan doesn't break the bank, and is the perfect solution for those aging off of their parents' insurance plans while meeting the requirements of the Affordable Care Act."

HMO Blue Essential includes preventive care, routine physicals, obstetrics, gynecology and family planning, well child visits, and routine hearing and vision exams, all for no copay or deductible. HMO Blue Essential also provides discounts on gym memberships, weight loss plans and massages. For sick or non-preventive office visits, the cost for the first three appointments is \$35 or less. Emergency room visits, inpatient hospital stays and outpatient surgeries are all covered after the deductible, \$6,350 for individuals and \$12,700 for families. This is a "Catastrophic Plan," as defined by the Affordable Care Act.

Young adults interested in learning more about HMO Blue Essential<sup>1</sup>, and finding out if they are eligible, should visit [LiveYourLifeNow.com](#). Beyond showcasing important information about the plan and instructions for signing up, [LiveYourLifeNow.com](#) offers a number of innovative features. Visitors have access to download smart applications such as [Eat Better GoalGetter](#) (a nutrition and work out application), find tips for quitting smoking and learn about stress-reducing exercises, such as yoga.

In November, BCBSMA also launched [Straight Answers](#), a website designed to be a 'go to' resource for businesses and families in Massachusetts navigating the Affordable Care Act. [Straight Answers](#) delivers a rich, interactive, and easy to understand experience for visitors, and includes 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.

### 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.

For further information: CONTACT: Kathleen Makela (617) 246-7725 [kathleen.makela@bcbsma.com](mailto:kathleen.makela@bcbsma.com)

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