Blue Cross Blue Shield of Massachusetts Gives Employees More Choices with My Blue Choices

First private exchange in Massachusetts launches

BOSTON —July 17, 2014 — Blue Cross Blue Shield of Massachusetts (BCBSMA) introduces My Blue Choices℠, the first private online exchange in Massachusetts. The My Blue Choices online store makes it easy for eligible employees to browse through a variety of health plans and other benefit options (such as dental, financial, and protection plans like life and disability) to create a benefits package that works best for them and their family. It is available to employers with 20+ eligible employees and helps businesses plan ahead for health care costs.

How *My Blue Choices* Works

- **Receive contribution.** Employers will determine the dollar amount they will contribute to an eligible employee's coverage each pay period - then employees can start shopping!
- **Shop in the online store.** Eligible employees will receive an email during Open Enrollment that will provide access to My Blue Choices, the online store where they'll select benefits. Using the employer contributions, plus any optional money from their paycheck, coverage for a variety of plans and benefits can be selected.
- **Review Coverage Options.** Based upon any background information provided, My Blue Choices will recommend personalized coverage options to help employees decide which options to choose.
- **Confirm benefit selections.** Once employees select the benefits that best meet their needs, they can simply check out and design—all online.

"There are significant advantages to a defined contribution approach for some employers," said Larry Croes, Vice President of Sales at Blue Cross Blue Shield of Massachusetts. "It enables them to set an affordable benefit budget that makes business sense and potentially reduces costs. At the same time - employees benefit from a guided buying experience that gives them a stake in the health care decisions — helping to increase engagement and satisfaction."

Croes continued, "If an employee only needs a basic, low-cost, medical plan because they are healthy and won't frequently use medical services, they can focus their benefit dollars elsewhere — like on a more robust dental plan."

Blue Cross contracted with Liazon, a vendor that specializes in private exchanges, to create and administer My Blue Choices. Croes noted, "Liazon's technology offers the best user experience by showcasing products in a very-easy-to-understand format and supporting ongoing employee administration of new hires, life events, and more."

In addition to My Blue Choices, BCBSMA launched Straight Answers, another user-friendly and interactive online resource that the families and businesses of Massachusetts can rely on to better understand and navigate the Affordable Care Act (ACA). Blue Cross is proud to have played a key role in Massachusetts Health Care Reform 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.

To learn more about My Blue Choices, eligible employers can visit: www.bluecrossma.com or call their account executive or broker for more information.

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 31,500 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. Connect with us on Facebook, Twitter, YouTube and Google+.

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