

0 excuses not to pick a \$0 Premium

Medicare beneficiaries have until December 7 to choose a Medicare Advantage plan that best fits their individual needs

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BOSTON, Oct. 19, 2015 /PRNewswire-USNewswire/ -- [Blue Cross Blue Shield of Massachusetts](#) (Blue Cross) has announced a [broad suite](#) of Medicare options for the 2016 open enrollment period, including its \$0 premium plan, and new more flexible HMO-POS plan. The company is the [highest-rated Medicare PPO plan in America](#),^[i] as well as one of the nation's top-rated Medicare HMO plans.

"We have a number of affordable options that fit any budget, exclusively designed to help members get the most from Medicare," said Ken Arruda, Executive Director of Medicare Markets for Blue Cross. "We encourage everyone to take a careful look and find the plan that works best for them." Blue Cross has provided health insurance to seniors in Massachusetts since Medicare's inception 50 years ago.

Highlights from this year's [offerings](#) include:

- [Medicare PPO Blue SaverRx \(PPO\)](#) – Blue Cross is again offering this \$0 premium plan, which provides coverage for seniors' original Medicare benefits plus additional benefits that Medicare doesn't generally cover, including Part D prescription drug coverage. Seniors have access to both in-network and out-of-network providers with no referral requirements.
- [Medicare HMO Blue FlexRx \(HMO-POS\)](#) – Blue Cross' newest option offers seniors all the benefits of an HMO plan, with the advantage of going out of network for a higher cost share. The plan will provide more flexibility for people such as snowbirds, who split their time between Massachusetts and other areas. The plan costs \$99 per month.

Blue Cross continues to be a trusted market leader in Massachusetts for people with Medicare. Blue Cross was recently accredited a [4.5 Star overall-plan rating](#) for both its HMO and PPO plans by the Centers for Medicare & Medicaid Services (CMS).^[ii] In 2015, Blue Cross was also ranked as a Best Medicare plan by *U.S. News & World Report* for both its Medicare Advantage plans and its Medicare Part D plans.^[iii]

The [Blue Cross Blue Shield of Massachusetts Foundation](#) recently issued [an independent report](#) on Medicare and the almost one million seniors in Massachusetts. While most enjoy broad coverage and protection against the cost of many health care services through Medicare, they may also face significant gaps. The report found supplemental coverage and prescription drug coverage are important sources of financial protection for seniors.

To learn more about Blue Cross' many Medicare coverage options, view a list of covered medications, and find the plan that's right for you:

- Visit www.bluecrossma.com/medicare to view the online comparison tool.
- Call 1-800-678-2265 (TTY: 1-800-522-1254), from 8 a.m. to 8 p.m., seven days a week.
- [Watch a video](#) describing the ins and outs of Medicare.
- See highlights of offerings below.

Medicare beneficiaries can also contact:

- The Centers for Medicare and Medicaid Services, 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users call 1-877-486-2048.
- Serving the Health Information Needs of Everyone (SHINE), 1-800-243-4636.

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 a 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 [LinkedIn](#).

Blue Cross Blue Shield of Massachusetts is an HMO and PPO Plan with a Medicare Contract. Enrollment in Blue Cross and Blue Shield depends upon contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

[i] NCQA's Medicare Health Insurance Plan Ratings 2015–2016. NCQA is not affiliated with CMS, nor is the award given by Medicare. Star Ratings can be found at www.medicare.gov.

[ii] Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.

[iii] Methodology for the 2015 Best Medicare Advantage Plans: U.S. News used data from the Centers for Medicare & Medicaid Services, including its rating of each Medicare Advantage plan. For an insurer to make the U.S. News list, its Medicare Advantage plans available in a given state had to earn an average rating of at least 4.5 out of 5 stars, and all its plans in the state had to earn at least 3 stars.

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For Medicare Questions: 1-800-678-2265

<http://www.bluecrossma.com/medicare>

Video - https://www.youtube.com/watch?v=Q9IRJSMscc&list=PL8GPqA-eOv3XKQ3wX4_38R16FCXoS1-QQ&index=3

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