Blue Cross Blue Shield of Massachusetts Announces Innovative Product Portfolio for 2021

Lineup includes deductible- and copay-only health plans, plus pharmacy plans with low- and no-cost medications for chronic conditions

BOSTON, Nov. 10, 2020 /PRNewswire/ -- Blue Cross Blue Shield of Massachusetts (Blue Cross) is unveiling a new suite of medical and pharmacy plans and offerings that provide consumers greater value and predictability when it comes to paying for care.

"We want to be there for our employer customers and members during this challenging time," said Blue Cross vice president of product Deanne Wherry. "One of the ways we can do that is by providing health plans that offer them greater value and make their lives a little easier—whether by offering predictable costs or low- or no-cost medications to help them manage their health conditions, or connecting them with high-quality, affordable clinicians in their area for their health care needs."

The lineup of offerings includes:

- **New Simplified Deductible Plan:** Access Blue New England Total Saver is a deductible-only health plan in which the deductible is the same as the annual maximum out-of-pocket amount. Once members meet their deductible, all other covered services are available at no cost to them. The plan can be paired with a triple tax-advantaged Health Savings Account (HSA)—any contributions, growth and withdrawals are tax free—to help the member pay for medical, dental, vision and other qualified expenses, now or later in life.
- **New Predictable Copay Plans:** These plans offer four varying levels of copayments for medical services with no deductible, allowing members to more easily predict out-of-pocket costs. These plans can also be paired with an HRA.
- **Lower Cost Insulin Medications:** To help make diabetes medications more affordable, employers can add coverage that would make a 30-day supply of preferred brand insulins available to members for a $25 copay.
- **No Copay Medications:** To help make medications for common chronic conditions more affordable, employers can add coverage that would make certain medications available at a $0 copay for high blood pressure and heart conditions, high cholesterol, depression, diabetes and respiratory conditions.
- **Launching a National High Performing Network Plan:** Advantage Blue® Performance, an EPO plan, offers a new national narrow network that is designed to deliver enhanced quality care and achieve significantly greater total cost of care savings in addition to those already delivered through our broad-based BlueCard® PPO network. Advantage Blue Performance powered by the national High Performance Network (HPN) is an in-network only plan that will deliver seamless access and travel benefits in more than 55 major markets nationwide.
- **Expanding Centers of Excellence Programs:** Our Blue Distinction® Specialty Care Program is now available for HMO and POS plans. This program enables members to pay a lower cost share when they receive care at a Blue Distinction Center of Excellence (BDC). BDCs are facilities recognized for offering high-quality specialty care in the areas of bariatric surgery, cardiac care, knee and hip replacement, maternity care, spine surgery and transplants, as designated by the Blue Cross Association.
- **Virtual Fitness:** We have expanded the qualified fitness activities covered within our Fitness Program to now include "Virtual Fitness" activities, effective 1/1/2020 for fully insured accounts. This will include virtual/online fitness memberships, subscriptions, programs or classes that provide cardiovascular and strength-training using a digital platform.

These offerings are available January 1, 2021, unless otherwise specified and vary based on the financial arrangement of large employers.

About Blue Cross Blue Shield of Massachusetts
Blue Cross Blue Shield of Massachusetts (http://www.bluecrossma.org) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are committed to the relentless pursuit of quality, affordable health care with an unparalleled consumer experience. Consistent with our promise to always put our 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.

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