BLUE CROSS BLUE SHIELD OF MASSACHUSETTS ANNOUNCES INNOVATIVE PRODUCTS FOR 2024

BOSTON, Nov. 27, 2023 / PRNewswire / -- Blue Cross Blue Shield of Massachusetts (Blue Cross) today announced a suite of innovative new medical, pharmacy, dental and vision offerings that support the health plan's commitment to provide quality, affordable and equitable health care.



"Our employer customers and members are looking for affordable health plan options that allow them and their loved ones to access high-quality care in a way that's convenient for them," said Blue Cross Chief Commercial Officer Dave Corkum. "Customers can tailor our new medical and pharmacy benefits to their employee populations to do just that."

Blue Cross announced the following new offerings:

- Exclusive Provider Organization (EPO) Plans: Blue Cross is offering new EPO plan options for fully insured customers and now will offer these plans to student groups. The health plan will be the first in the market to offer an EPO plan to Massachusetts individuals and small groups. With an EPO plan, members are covered for services when they see innetwork providers. Blue Cross' EPO plans provide members with access to its extensive national network, with more than 1 million physicians and 6,000 hospitals in the U.S. and Puerto Rico, without requiring them to designate a primary care provider or obtain a referral for specialist visits.
- National Blue High Performance Network Enhancements: Advantage Blue[®] Performance, an EPO plan, offers a national network that delivers enhanced quality care and achieves significantly greater total cost of care savings in addition to those already delivered through Blue Cross' broad-based BlueCard® PPO network. In 2024, Blue Cross will extend its Advantage Blue[®] Performance service area to Worcester County and expand its enhanced partnerships with high-performing provider groups including Atrius Health, Tufts Medicine and Steward Health Care, along with top virtual primary care providers Carbon Health and Firefly Health.
- <u>Virtual Primary Care</u> Expansion: Last year, Blue Cross launched its Virtual Care Team feature that enables eligible members to receive comprehensive, convenient care through a virtual team—led by a primary care provider—that can address their physical needs and provide mental health support. In 2024, Blue Cross is including this feature on Options plans for 51+ fully insured and self-insured customers and the High Performance Network (HPN) plans for self-insured customers with 100+ members.
- Pharmacy Program through Sempre Health: To improve medication adherence and affordability for members with select chronic conditions including diabetes, Blue Cross is partnering with Sempre Health. Sempre's interactive tools and discounts help eligible members save when they fill their medications consistently and on time. The program is available to commercial medical plans with pharmacy coverage. It is not available for HSA-compliant plans.
- Fitness Benefit Reimbursement Enhancements: Blue Cross' fitness benefit allows eligible members to be reimbursed up to \$150 per family per calendar year for a range of programs, including health club memberships, online fitness memberships and home fitness equipment. In 2024, fully insured customers with 100+ employees can expand the benefit to include bicycles and helmets, athletic shoes and sports activity fees.
- Lifestyle Spending Accounts Available through HealthEquity: These after-tax personal spending accounts, sponsored and funded by the employer, allow employees to spend benefit dollars on a wide range of wellness products and services

such as physical, emotional and financial well-being programs. Common expenses include bike/rideshare to work programs, childcare, home office equipment, travel, and adoption and fertility services.

- <u>BlueFit</u> Enhancements: BlueFit is a digitally-based consumer-directed health plan that offers members savings and rewards for making healthy choices, along with comprehensive in-person and telehealth coverage. This year, employers can purchase riders to modify the standard plan design, including the deductible, maximum out of pocket, and copayment amounts, as well as pharmacy benefits. The requirement for funding each employee's Health Savings Account has been reduced to 10% of the plan deductible (from 30%) to allow more employer flexibility.
- Dental and Vision Enhancements: Blue Cross is launching enhanced dental coverage for children and members with mental health conditions and intellectual and/or developmental disabilities. The insurer also is introducing the Blue 20/20 PLUS vision plan, offering reduced out-of-pocket expenses and an enhanced frame allowance.

All offerings are available to customers Jan. 1, 2024, on anniversary, unless noted otherwise. Program availability and costs vary based on multiple factors, including employer size, funding arrangement and plan design.

About Blue Cross Blue Shield of Massachusetts

Blue Cross Blue Shield of Massachusetts (<u>bluecrossma.org</u>) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are committed to the relentless pursuit of quality, affordable and equitable 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 <u>Facebook</u>, <u>Twitter</u>, <u>YouTube</u>, and <u>LinkedIn</u>.

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