

# Member Communication for 2019 Group Renewal Bulletin

Blue Cross and Blue Shield of Minnesota  
Minimum Premium Plans



Each year there are a number of health plan changes that may affect members. Typically, these include benefit clarifications, process modifications and other plan changes.

This document provides a summary of changes that will be implemented upon your 2019 health plan renewal.

- Learn to Live
- Omada
- Cost Comparison Incentive (Vitals Smart Shopper)
- Sharecare
- Acupuncture visit limits
- Credible coverage disclosure for pharmacy benefits
- Out of pocket maximum requirements / 2019 HSA limits

Health and Wellness changes/updates:

- Members Health and Wellbeing Solution Platform
- Fitness Discount Program

Pharmacy changes/updates:

- Specialty Pharmacy Network

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## Health and Wellness Changes, Updates

### Learn to Live

The Minnesota Healthcare Consortium is offering the Learn to Live program to members. Learn to Live provides online programs, tools and resources for employees and their family members (age 13+) struggling with stress, depression, insomnia or social anxiety. You can access the programs confidentially, anytime, anywhere and at zero cost to members. Your personal information will never be shared with your employer or anyone at Blue Cross. Learn to Live offers a comprehensive online assessment to determine where stress, anxiety, and discouragement could be impacting your life. To sign up for the Learn to Live program, [www.learntolive.com/partners](http://www.learntolive.com/partners).

### Omada

The Minnesota Healthcare Consortium is bringing the Omada program to its member groups. Members at risk for diabetes and heart disease will have access to Omada, a program designed to detect and decrease the incidence of future diabetic cases through an intensive screening and plans individualized to each person's need. Interested members can access information at [www.omadahealth.com/mhc](http://www.omadahealth.com/mhc). The cost for this additional benefit will be coordinated by the Minnesota Health Consortium. Please note, Omada is not available for members in the Western MN Network, but we encourage members to consult with their primary care provider.

### Cost Comparison Incentive (Vitals SmartShopper)

Costs for medical care vary widely from one facility to the next, regardless of quality. Vitals SmartShopper, is a new program designed to provide incentives to members who shop for healthcare. Brought to you by the Minnesota Healthcare Consortium, this program promotes actual behavior change by members and incents them to shop for lower cost of care services. Members can shop online at [bcbsmn.vitalsmartshopper.com/home](http://bcbsmn.vitalsmartshopper.com/home) or over the phone at 1-866-285-7452 with the Vitals Personal Assistant Team. Incentives are in the form of checks paid out directly to the member and coordinated by Vitals. Employees have the power to compare, save and get rewarded for choosing higher value services. Incentives are taxable; reporting will be provided to employers.

### Members Health and Wellbeing Solution Platform

Blue Cross Blue Shield of Minnesota is collaborating with a new partner, Sharecare, to bring a new health and wellbeing solution to members as part of their core health plan services. This platform is a highly personalized approach to accessing health and wellbeing information on their smartphone or desktop which is revolutionizing the industry by making it easier to make healthy choices. Sharecare is a digital health and engagement company that helps people manage and optimize their health in one place. The platform provides a health assessment, comprehensive and personalized health profile along with evidence-based programs, award-winning and innovative technologies, scientifically validated clinical protocols and best-in-class coaching tools. Sharecare will be available to all members beginning on 1/1/2019.

### Fitness Discount program

Blue Cross and Blue Shield of Minnesota is discontinuing the current Fitness Discount program upon renewal, beginning with client renewals on 1/1/2019 and replacing it with a Fitness Incentive Program through the new Sharecare solution. An ACA compliant reasonable alternative is available for those that have a medical condition preventing them from being able to complete the physical activity requirement. The current Fitness Discount program logo will be removed from the member's health insurance identification card as they transition to the new Fitness Incentive Program. For more information, contact your Blue Cross Account Manager.