



Nonprofit corporations and independent licensees  
of the Blue Cross and Blue Shield Association

# BLUEPRINT®

An Information Source for Our Labor Market Customers

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## M-CARE goes Blue

With the purchase of M-CARE finalized on Dec. 31, 2006, Blue Care Network and Blue Cross Blue Shield of Michigan are in contact with M-CARE groups and agents about transitioning M-CARE groups to Blue products.

Both the Blues and M-CARE are mutually committed to each other's nonprofit missions and to improving the health of Michigan citizens.

M-CARE groups will be transitioned to Blues coverage in phases throughout 2007, starting with members whose group coverage renewal dates are in May. M-CARE members who transition to Blues coverage will benefit from:

- A statewide network that includes the vast majority of M-CARE providers
- Extended out-of-area coverage outside of Michigan
- Products that offer comprehensive disease management, wellness programs and preventive services
- The most recognizable card in the nation – the Blues ID card

If M-CARE is currently part of your collective bargaining agreement, the Blues will work with you on the transition to BCN or BCBSM coverage similar to the M-CARE plan. Just call your Market Relations representative or BCBSM sales representative who'll be glad to set up an appointment to meet with you.

## Customized training available

We all know how complex health care can be. That's why we offer customized seminars to help you understand the latest health care trends, benefits and Blues products and services.

For example, we recently customized a training session for negotiators with the Michigan Professional Fire Fighters Union. MPFFU locals around the state attended the session to brush up on their health care product knowledge to assist them at the bargaining table.

Consider the areas where your union could use some information and training. Just tell us what you need and we'll design a program for you. Please contact Linda Curtis, Market Relations manager at 517-322-4273 for more information.

## ERS funding offers advantages

BCBSM will be able to offer more competitive rates for some groups starting April 1, 2007. At that time, rates for groups new to BCBSM with 51 or more eligible employees and 50 to 99 enrolled contracts will be rated using the Experience Rating System.

If you negotiate for a new group that meets these size parameters, here are some advantages to ERS funding:

- Rates are based on the group's own demographics and claims experience, not area pooled ratings.
- Large claim pooling protects groups from catastrophic claims that could increase rates the following year.
- If the group has a healthier workforce, it can result in fewer claims and lower premiums.
- Unlike a self-funded arrangement, there are no quarterly settlements. The group will know what to expect up front and will not have fluctuations in their costs every three months.

For more information about ERS funding, contact your Market Relations representative.