

Healthy Blue Living

An affordable well-being health plan that helps members improve their health to maintain lower out-of-pocket costs



Healthy Blue Living is a well-being-focused health plan within our Blue Care Network HMO, which is the largest HMO network in Michigan. The plan provides comprehensive benefits and value with competitive premiums.

With this plan, members must choose a primary care provider and need referrals to specialists. This helps to ensure that members get the right care at the right time and contributes to the plan's affordability.

Members earn lower out-of-pocket costs by keeping certain health indicators in a healthy range, or by demonstrating they are working toward those goals. They can maintain their lower premium by participating in monthly health coaching sessions or completing one of three daily physical activities, for example. The lower out-of-pocket costs help encourage members to take steps to improve their health.

Healthy *Blue* Living may be right for:

- Fully insured and self-funded groups with membership predominantly in Michigan
- Groups that want the affordability and managed care of an HMO plus flexible provider choice

Why customers love it

- Premiums up to 20% lower than our PPO
- Our large, high-quality network makes finding care easier
- Members are incentivized to focus on their well-being by completing activities to lower their out-of-pocket costs
- New enhancements to the Blue Cross Well-BeingSM experience through Personify HealthTM allow members to track activities and healthy behaviors

Questions? Contact a licensed agent or your Blue Cross Blue Shield of Michigan sales representative.

Learn more about Healthy *Blue* Living at bcbsm.com/healthybluehmo