



## Frequently asked questions: Healthy *Blue Living*<sup>SM</sup> HMO

The Healthy *Blue Living* HMO plan helps you take charge of your health with Blue Cross Well-Being<sup>SM</sup>, your new personalized online experience. As part of your plan, your well-being experience gives you resources and support to check off your to-dos and maintain lower out-of-pocket costs for the duration of your plan year. **Your to-dos and deadline dates are posted to your member account at [bcbsm.com](https://bcbsm.com).** Note: It could take two weeks for updates to appear in your account.

### How your plan works

#### What are the to-dos I have to complete for enhanced benefits?

Within the **first 90 days** of your plan year, you'll need to:

1. **Complete your health assessment.** **Log in to your member account** at **[bcbsm.com](https://bcbsm.com)**. Select *Medical* under the *My Coverage* tab. Click ***To-do List***. Click *Take your Health Assessment*.
2. **See your primary care doctor for a health evaluation.** During your appointment, your doctor will complete a ***Blue Care Network Qualification Form***. Your doctor will submit the form on your behalf.

Within the **first 120 days** of your plan year:

3. If your qualification form shows you have a BMI of 30 or higher, you'll need to **enroll and participate in one of our new weight-management programs — *Triple Tracker* or *Lifestyle Coaching*** — for enhanced benefits with lower out-of-pocket costs.
4. If your qualification form shows you use tobacco, you'll need to **enroll and participate in our new *Tobacco Coaching* program**.

These programs are available through Blue Cross Well-Being. Go to your **to-do list** within your member account at **[bcbsm.com](https://bcbsm.com)** to enroll. (The to-do list isn't available through our mobile app.) **See [more details](#)** about weight management and tobacco requirements listed below.

#### Who has to complete the plan requirements to qualify for the enhanced benefits?

Healthy *Blue Living* to-do items only apply to you as the subscriber of the plan. Your spouse and dependents don't need to complete the tasks. They're assigned to the same benefit level as you.

#### How do I know that I met my plan requirements?

Keep checking your **to-do list** within your member account. Your account automatically updated the list as you complete each task. Note: It could take up to two weeks for updates to appear in your account.

#### Where do I find my to-do list?

Log in to your member account at **[bcbsm.com](https://bcbsm.com)**. Select *Medical* under the *My Coverage* tab. Click ***To-do List***. (Your to-do list isn't available on our mobile app.)

#### I'm new to the Healthy *Blue Living* plan. Do I start my plan year with enhanced benefits?

Yes. As a new member, you're automatically enrolled with enhanced benefits to start the plan year. You'll remain there unless you don't complete your to-dos for enhanced benefits.



### **I had standard benefits last year. Do I start my new plan year with enhanced benefits?**

As a renewing member, you'll start the new plan year with the same benefits you had at the end of the last plan year.

- **If you had standard benefits:** You'll continue to receive standard benefits until you complete your to-dos for enhanced benefits.
- **If you had enhanced benefits:** You'll continue to receive them unless you don't complete your to-dos. If you haven't completed your to-dos by the designated dates, you'll drop to standard benefits with higher out-of-pocket costs.

### **Can I move from standard benefits to enhanced benefits?**

Yes. You can move back to enhanced benefits once you meet the A or B scoring requirements for any health measure on which you previously scored a C. This assumes that you've completed everything else on your to-do list.

## **Your qualification form**

### **What is the *Blue Care Network Qualification Form*?**

To determine your eligibility for enhanced benefits, you're scored on six health measures — tobacco use, body mass index, blood pressure, blood sugar, cholesterol and depression. Your doctor uses this form to record your score for each of these measures and then submits it to us electronically.

### **What do the ABC scores mean on the qualification form?**

Your primary care provider scores you on the six health measures listed on the qualification form — tobacco use, body mass index, blood pressure, blood sugar, cholesterol and depression. The plan's ABC scoring system rates you on how well you meet each health measure:

- An "A" score means you've met your requirement. You'll receive the enhanced benefits.
- A "B" means you didn't meet the recommended target, but you've agreed to take the right steps to improve the health measure. You'll receive the enhanced benefit if you complete the next steps of enrolling and participating in a BCN-sponsored program.
- A "C" means you didn't meet the recommended target, and you didn't commit to your doctor's treatment plan or enroll in a BCN program for weight or tobacco. You'll receive the standard level of benefits, which means higher out-of-pocket costs.

Watch a video at [bcbsm.com/hbl](http://bcbsm.com/hbl) for more information about the qualification form.

### **My qualification form shows I got all "A" scores on the qualification form. What does that mean?**

You don't need to complete a qualification form and health assessment every year if you scored all As on your most recent qualification form. If you're younger than 40, you'll need to submit a qualification form every three years. If your age is 40 or older, you submit one every two years.



### **I met with my doctor. What's happened with my qualification form?**

Your doctor's office might not submit your qualification form right after your appointment. Check your **to-do list** within your member account at **bcbsm.com** a week after your appointment to confirm it was submitted. If not, call your doctor's office to remind them you're a Blue Care Network member with the Healthy *Blue* Living plan, and that they need to submit the electronic form to us online before your deadline.

### **Steps to complete a weight management or tobacco coaching to-do**

#### **What action do I need to take for lower out-of-pocket costs if my BMI is higher than 30?**

If your qualification forms shows you have a body mass index of 30 or more, go to your **to-do list** within your member account to enroll in one of our new weight management programs — **Triple Tracker** or **Lifestyle Coaching** — within the **first 120 days** of your plan year. To receive enhanced benefits, participate in the program for the remainder of your plan year or until your doctor submits a new qualification form that shows you have a BMI below 30.

#### **If I currently use tobacco, what do I need to do to get lower out-of-pocket costs?**

Enroll in our new **Tobacco Coaching** program **within the first 120 days** of your plan year. Go to your **to-do list** within your member account and select the tobacco coaching option. Attend one 20-minute session with your health coach each month either by phone or messaging. See your primary care provider for another cotinine test if you quit tobacco during your plan year. After one negative test, you don't need to take another test.

#### **If I enroll in Tobacco Coaching, do I need to set a quit date?**

You aren't required to set a quit date. However, you're required to attend a 20-minute coaching session once a month either by phone or messaging. Participate in the program until your qualification form shows you no longer use tobacco.

#### **Why are the WW® and WebMD® programs no longer available to me?**

The WW® and WebMD® contracts ended Dec. 31, 2024. As of Jan. 1, 2025, we transitioned our weight-management and tobacco coaching programs to Personify Health™. If your qualification form shows you use tobacco or have a BMI of 30 or higher, enroll in one of the new Personify Health programs — **Triple Tracker**, **Lifestyle Coaching** or **Tobacco Coaching** — to complete your 2025 to-dos. To enroll, go to your **to-do list** in your member account.

#### **What if I'm currently participating in my 13-week Weight Watchers (WW®) session?**

If you're currently in your 13-week session with WW, complete your session. But don't enroll in another one or you'll incur the cost. The WW® contract ended Dec. 31, 2024. As of Jan. 1, 2025, we transitioned our weight-management and tobacco coaching programs to Personify Health™. You'll need to enroll in one of the new Personify Health programs — **Triple Tracker** or **Lifestyle Coaching** — to complete your 2025 weight-management to-do.

#### **I have a weight-management and tobacco coaching to-do. Do I sign up for both coaching programs?**

No. If your qualification form shows you have a BMI of 30 or higher and use tobacco, you only need to sign up for one of the coaching programs. It will count for both to-dos, regardless of the coaching program you choose.



### **I chose Triple Tracker for my weight-management to-do, but I also use tobacco. Do I also need to participate in Tobacco Coaching?**

Yes. If you choose Triple Tracker and your qualification form shows you use tobacco, you'll need to participate in both Triple Tracker and Tobacco Coaching to complete your to-dos.

### **Can my spouse join Triple Tracker or Lifestyle Coaching, even if their BMI is lower than 30?**

Blue Cross Well-Being resources and programs, including our weight-management programs, are available to all Healthy *Blue* Living members.

### **I enrolled in Triple Tracker. Can I still use the Fitbit device I received for the Steps program?**

Yes, but you'll need to connect it with your Blue Cross Well-Being account. While you're still able to access your Fitbit account, the data doesn't transfer automatically to your Blue Cross Well-Being account. For instructions, refer to your *Healthy Blue Living Weight-management Program Guide*.

### **What are "active minutes" for the Triple Tracker program?**

Fitness trackers have different ways of determining active minutes. Some devices may track activities by heart rate. Others track by the amount of time spent on an activity and calories burned. Check your individual device to understand how your physical and continuous activity are being tracked.

### **Where can I get technical support?**

Reach Member Services Support within your well-being account. A representative is available by:

- **Chat:** Monday through Friday (excluding holidays) from 2 a.m. to 9 p.m. Eastern time
- **Email:** Monday through Friday (excluding holidays) from 8 a.m. to 9 p.m. Eastern time

### **Where can I learn more about my Healthy *Blue* Living plan?**

Visit [bcbsm.com/hbl](https://bcbsm.com/hbl) for videos and details about your plan's requirements. Also refer to your online *Member Handbook* using your account and the guides that we mailed to you.

We're committed to helping you achieve your best health status. Lower out-of-pocket costs for participating in our Healthy *Blue* Living plan are available to subscribers who meet all qualification requirements. If you think you might be unable to meet a standard or requirement under this plan, you might qualify for an opportunity to earn lower out-of-pocket costs by different means. You can work with your BCN primary care provider to find an alternative that's right for you in light of your health status.

Personify Health is an independent company that provides health and well-being services on behalf of Blue Care Network.

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