



# Healthy *Blue Living*<sup>SM</sup> HMO

## A plan that rewards healthy choices

HMO For the 2025 plan year

EDUCATE

ENGAGE

EMPOWER

### What is Healthy *Blue Living*?

It's a health plan that encourages you to take charge of your well-being. As a result, you'll have a better understanding of your current health and will receive lower out-of-pocket costs for the whole benefit year when you complete steps toward improving your health.

Healthy *Blue Living* has two levels:

- **Enhanced level** = You met your plan requirements and, as a result, everyone on your contract has lower out-of-pocket costs, such as copayments, deductible and coinsurance.
- **Standard level** = You didn't meet your plan requirements. You still have great coverage, but everyone on your contract has higher out-of-pocket costs, such as copayments, deductible and coinsurance.

### How do I keep enhanced benefits?

When you first become a Healthy *Blue Living* member, you'll automatically start with enhanced benefits. To keep them, you will have a few to-dos.

**You'll need to complete the first two steps below within the first 90 days of your plan year.** Depending on your current health status, you may need to also complete steps 3 and 4 within the first 120 days of your plan year.

Your to-dos:

[Check your to-do list online](#)

You can check the status of your to-dos and deadlines when you create an account at [bcbsm.com](https://bcbsm.com).

Within the first **90 DAYS** of plan year:

**STEP 1**

**Schedule an appointment and go to your primary care provider for a health evaluation.**

Your doctor will check six health measures: tobacco use (cotinine test required), body mass index, blood pressure, blood sugar, cholesterol and depression. After your appointment, tell your doctor to submit your results electronically using the *Blue Care Network Qualification Form*.

**STEP 2**

**Complete a health assessment by logging in to your account at [bcbsm.com](https://bcbsm.com).** It takes about 10 minutes.

Within the first **120 DAYS** of plan year:

**STEP 3**

**Sign up for a BCN-sponsored weight-management program option.** If your qualification form shows you have a body mass index of 30 or more, you'll need to enroll and participate in one of our weight-management programs for the rest of your plan year or until your doctor submits a new qualification form that shows your BMI is below 30.

**STEP 4**

**Enroll in our tobacco cessation coaching program.** If your qualification form shows you use tobacco, you'll need to enroll and participate in our program for the rest of your plan year or until your doctor submits a new qualification form that shows you no longer use tobacco.







If you have a tobacco-cessation or weight-management requirement, you'll receive more details about the programs in the mail. There's no extra cost for the programs in steps 3 and 4.

### Who has to complete the requirements?

The enrollee (contract holder) is the only member who needs to complete the plan requirements to keep or earn enhanced benefits for everyone on their contract.

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

It's a form that helps you and your doctor get a snapshot of your health based on the six high-impact health measures below. You must score A's and B's on these health measures for enhanced benefits with lower costs. This means you're meeting the wellness targets or you've committed to treatment to improve a particular health measure. Once you enroll, we'll include a sample qualification form in your welcome kit. Remind your doctor to submit your qualification form electronically for you after your appointment.

 <b>TOBACCO</b>	<b>Target:</b> No tobacco use confirmed by cotinine test	 <b>CHOLESTEROL</b>	<b>Target:</b> LDL-C is below target (based on risk factors: <100, <130 or <160)
 <b>DEPRESSION</b>	<b>Target:</b> Any symptoms of depression are well-controlled	 <b>BLOOD PRESSURE</b>	<b>Target:</b> Below 140/90
 <b>BLOOD SUGAR</b>	<b>Target:</b> Your fasting blood sugar or A1c is at or below target	 <b>WEIGHT</b>	<b>Target:</b> BMI below 30

### How does Blue Care Network help keep me on track?

When you enroll in Healthy *Blue Living*, you'll receive a welcome book in the mail. This booklet will include information about how your plan works and your to-do list.

We'll send you letters during the beginning of your plan year with reminders about the to-dos you already completed and those you still need to do. You can also opt in to receive electronic communications. Just log in to your account at [bcbsm.com](http://bcbsm.com) and select *Communication Preferences*.

Blue Care Network is committed to helping you achieve your best health status. Rewards for participating in our well-being program, Healthy *Blue Living*, are available to all contract holders who meet all qualification requirements. If you think you might be unable to meet a standard or requirement for a reward under this program, you might qualify for an opportunity to earn the same reward 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. Consult with your BCN primary care provider before starting any regular exercise or weight-management program.

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.