

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

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Market: All

Proposed Blue Rewards Enhancements for 2019 *Pending Regulatory Approvals*

As announced in January, CareFirst BlueCross BlueShield (CareFirst) [selected Sharecare](#), a digital health company, to administer our Wellness and Disease Management (WDM) program upon renewal starting January 1, 2019. As part of that change, members will access Blue Rewards through the Sharecare digital platform.

In addition to utilizing the Sharecare platform, there are other changes planned for the Blue Rewards program. Based on market research and feedback from our members, accounts and brokers, CareFirst has identified enhancements for the Blue Rewards incentive program in the fully insured group market for 2019 effective dates. The following information outlines the proposed enhancements which are **pending regulatory approval** in the fully insured group market:

1. Ability to earn partial rewards:

Blue Rewards will no longer require members to complete all activities before earning a reward. Members will be eligible to earn partial rewards for completing a subset of core activities along with the addition of new activities to promote sustaining healthier lifestyles.

Why are we proposing this change?

Partial rewards allow for more member choice and flexibility, which should increase overall participation in the Blue Rewards program.

2. Additional activities to promote sustained engagement:

Members will be eligible to earn an additional reward for monitoring their health status during the benefit year by retaking and updating their results in the health assessment. Additionally, certain members identified by CareFirst, will be eligible to earn additional rewards for their participation in a CareFirst coaching program.

Why are we proposing this change?

Offering additional activities throughout the benefit period will allow for sustained member engagement instead of a “one-and-done” approach. In addition, coaching incentives will help drive initial and ongoing engagement into the Wellness & Disease Management coaching program for members who would benefit the most from participating.

3. Removal of results-based rewards (i.e., outcomes):

Results-based rewards for meeting certain health measures like BMI will be removed from the program. Instead, the focus will be on getting members to have more sustained engagement throughout their benefit period.

Why are we proposing this change?

We have found through our research that members are less likely to participate in the program when they don't believe they will meet all the health measures. To encourage everyone to participate and increase engagement, we will shift the focus to participation-based activities.

4. Consistency among jurisdictions

The 2019 program will be consistent across all three states in which CareFirst operates. The additional incentive for selecting a Patient-Centered Medical Home (PCMH) Plus PCP that only applied to DC/VA-headquartered group plans will be discontinued.

Why are we proposing this change?

To reduce complexity and eliminate confusion with the program differences among jurisdictions, we no longer plan to provide additional incentives for the selection of a PCMH Plus PCP. We will continue to encourage our members to have a relationship with their PCMH primary care provider. PCMH PCP selection will still be one of the steps for Blue Rewards, as PCMH is integrated and core to the CareFirst value proposition.

We will keep you informed as we get closer to having regulatory approvals and additional details to provide. These Blue Rewards enhancements will be coordinated in tandem with the 2019 Wellness program changes and implementation.

Impacts to 200+ Self-Insured Groups

These Blue Rewards program changes will also be offered as customization options for 200+ self-insured groups beginning January 1, 2019 upon renewal. Additional details will be communicated throughout 2018, in tandem with the enhanced 2019 Wellness program.

Impacts to Consumer Direct Market

The Blue Rewards incentive program will not be offered to the Consumer Direct market for the 2019 plan year.

Should you have additional questions, please contact your broker sales representative.

Sincerely,



Timothy Matthews
Vice-President, Sales
Small-Medium Group SBU



