

For brokers, general producers and full-service producers

*Not intended for distribution to groups or members*

Date: October 25, 2018

Market: **Group**

## 2019 Blue Rewards Program Changes

*Marketing Materials Now Available for All Markets*

CareFirst BlueCross BlueShield (CareFirst) has proposed changes to the Blue Rewards incentive program for all jurisdictions and segments effective January 1, 2019 upon renewal (**MD 51+ pending approval**). The changes for the 2019 Blue Rewards program are intended to encourage initial and ongoing member participation in their health improvement:

- Allowing members to choose which activities to complete and to earn rewards as they complete them (rather than completing all required steps before earning)
- Removing the outcomes/results-based reward (for meeting certain health measures)
- Providing additional rewards for members identified for coaching to help promote sustained engagement
- Creating program consistency across all jurisdictions (reward amounts are the same)

**Below are the Blue Rewards program details for the group fully insured market:**

- Each subscriber and spouse/domestic partner can earn up to \$175.
- Members identified by CareFirst as being eligible for coaching based on their health status can earn an additional \$200. The coaching incentive will be communicated only to those members who are eligible—this incentive is not mentioned in standard member materials.

Steps	Eligible Population	Timing	Incentive
Select a PCMH PCP <b>AND</b> complete health screening with PCP or CVS MinuteClinic	Subscriber and spouse/domestic partner	Within 120 days of effective or renewal date	\$100
Answer an online RealAge health assessment <b>AND</b> consent to receive wellness emails	Subscriber and spouse/domestic partner	Within 120 days of effective or renewal date	\$50
Retake the RealAge after 6 months (among those who already completed an initial assessment)	Those who took the initial health assessment and provided e-consent	Through end of the benefit period	\$25
Health coaching <ul style="list-style-type: none"> <li>• Session 1 = \$30</li> <li>• Session 2 = \$70</li> <li>• Session 3 = \$100</li> </ul>	Those who are identified for coach-directed guidance	Through end of benefit period (1 per month up to 3 sessions/\$200 maximum)	\$30 - \$200 based on sessions completed

**Self-insured employers with 200 or more employees**

Self-insured accounts will have additional customization options for the Blue Rewards program including additional incentive types and rewardable activities. Member-level participation reports will still be available for accounts who wish to administer their own incentive (these reports will still require members to provide HIPAA authorization).

**Accessing the enhanced wellness and Blue Rewards program**

As an integrated element of the new CareFirst Wellness and Disease Management program, beginning January 1, 2019 upon renewal, members will access Blue Rewards as part of the new Sharecare, Inc. digital experience. Members will get started by visiting [www.carefirst.com/sharecare](http://www.carefirst.com/sharecare) to complete a one-time registration process with Sharecare.

**Consumer Direct**

As a reminder, the Blue Rewards incentive program will not be offered to Consumer Direct ACA members in 2019. However, Consumer Direct members will have access to the enhanced wellness program.

**Marketing materials**

- Account and members materials for the new wellness and incentive program are available in the *Resources* section of [CareFirst's broker portal](#). They are also available on [CareFirst's employer portal](#).
- Benefit summaries have been updated with wellness and incentive information.
- The 2019 Wellness program description and the 2019 Blue Rewards program description are both available for use in print-on-demand (POD) member enrollment booklets.

**For more information**

For more information, please contact your broker sales representative.

Sincerely,



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