

## Important Medical Security Program Benefit Changes Effective January 1, 2010

As you may be aware, rising unemployment and federal unemployment extensions have put an unprecedented strain on the Medical Security Trust Fund. A recent transfer of \$30 million from the Massachusetts' general fund and a doubling of the employer contributions into the Medical Security Program (MSP) will go far to ensure the solvency of this program, but unfortunately it is not enough. In order to meet the projected deficit for the Medical Security Trust Fund, the Division of Unemployment Assistance (DUA) will implement changes to the MSP Direct Coverage benefit package, effective January 1, 2010.

### Changes Impacting Existing MSP Customers

We understand that these are difficult economic times for everyone and have tried our best to keep subscriber costs down as much as we could.

- Benefit changes will include changes to the current co-pay and deductible structure. Where an existing member receives care will determine the out-of-pocket costs for most services under the plan.
- Hospitals and groups of primary care providers (PCPs) are ranked into three benefits tiers based on cost effectiveness and nationally accepted quality performance criteria. Using providers who rate the best on cost and quality attributes will allow an existing member to secure the lowest co-pays and avoid deductibles altogether.
- MSP customers still do not have to pay a monthly premium as part of MSP Direct Coverage.

The new plan, Network Blue Options Deductible, will continue to be administered by Blue Cross Blue Shield of Massachusetts. Existing members will be automatically assigned to the same PCP under the new plan, and must contact Blue Cross Blue Shield if they wish to change their PCP.

Information describing these new benefits will be mailed to existing MSP customers directly from Blue Cross Blue Shield in the next month. MSP customers are advised to do the following:

- Carefully review this information before utilizing services in order to minimize costs.
- Until the new card arrives, continue to use the current card, which will still be valid.
- Use the new membership card immediately. Discard the old membership card.

### Questions?

Blue Cross Blue Shield of Massachusetts administers the health benefits and is separate from DUA. For questions regarding the health insurance benefits, please visit [www.bluecrossma.com/msp](http://www.bluecrossma.com/msp).

For general questions regarding the MSP program itself, including eligibility, application, or enrollment status, go to [www.mass.gov/dua/msp](http://www.mass.gov/dua/msp).

To help MSP customers understand these changes, several in-person information sessions will be scheduled in January at Career Centers across the state. Go to MSP's website, [www.mass.gov/dua/msp](http://www.mass.gov/dua/msp) to register for a session.

