MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN





March 2025

Update to Healthy You! Coverage - Prioritizing Employee Health through Preventive Care

At Blue Cross & Blue Shield of Mississippi (BCBSMS) we know good health is the key to a strong, productive workforce. That's why we focus on preventive wellness helping Employees stay ahead of potential health issues before they become serious conditions.

One of the most important steps Members and their covered Dependents can take for their health is attending their annual *Healthy You!* wellness visit. This visit provides critical, preventive screenings at no out-of-pocket costs, allowing individuals to understand their health risks and take action early.

In recent years, we have seen a decline in annual *Healthy You!* visits and an increase in high-risk, high-cost chronic conditions. We have also seen a tremendous increase in the cost of prescription drugs used to treat these chronic conditions, particularly diabetes. Due to the prevalence of chronic metabolic conditions across our state, it is important we put a renewed focus on Members receiving their annual wellness visit and having a wellness plan customized for their identified health risks. We encourage Members and their covered Dependents to use their wellness benefits to help prevent serious health issues and reduce overall healthcare costs.

Expanding Healthy You! Coverage

To support a renewed focus on early detection, beginning March 1, 2025, BCBSMS is expanding the *Healthy You!* Wellness Guidelines to cover A1c screenings for adults and atrisk children ages 10-17, replacing the Glucose screening, as part of the annual *Healthy You!* wellness visit. We have already informed Network Providers of this important change.

- Universal Adult Coverage (Ages 18+): A1c testing (instead of Glucose testing) is now universal and covered for all adults, regardless of risk level. Going forward, adults will leave their Healthy You! visit knowing their A1c number instead of their Glucose number.
- **At-risk Children (Ages 10-17):** A1c testing is now covered (instead of Glucose testing) to support earlier identification and intervention. This screening is especially important for children who may be at risk for obesity, have a first or second-degree relative with Type 2 diabetes, specific ethnic groups, show signs of insulin resistance or use a weight-promoting atypical antipsychotic drug.

• At-Risk Children (Ages 3-9): Coverage for Glucose testing remains available for younger at-risk children.

Diabetes education materials are available on our website <u>here</u>.

Why This Matters:

We all know early detection is key to managing health outcomes, quality of life and long-term costs. The annual *Healthy You!* visit is designed to help Members and Network Providers in identifying risk factors for metabolic conditions like prediabetes, high blood pressure and high cholesterol.

- **Improved Health Outcomes:** Prediabetes and diabetes prevention reduces the risk of complications and supports overall health. People who have diabetes are at higher risk of serious health complications like blindness, kidney failure, heart disease, stroke and limb amputation. (CDC)
- **Prioritizing Health:** Type 2 diabetes is preventable, manageable and potentially reversible through early detection and lifestyle changes. Unlike Glucose tests, A1c testing does not require fasting, making it more convenient for Members and their covered Dependents to schedule their visit at a time that works best for them.
- **Cost Savings:** Early detection of diabetes and prediabetes lowers long-term healthcare expenses for individuals and employers. Medical costs for people with diabetes are more than twice as high. \$413 billon = total medical costs and lost work and wages for people diagnosed with diabetes. (CDC)

To view the updated *Healthy You!* Wellness Guide, please click <u>here</u>.

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