



2023

BLUE CARE ADVISORSM



Your best choice

With Minnesota's premier, most trusted health plan, you get more for your investment with unmatched network options, superior benefits, service, and ease of use for you and your employees.

MORE FOR YOUR MONEY

With the nation's preferred¹ health plan, you get an unmatched nationwide network paired with deep local market understanding to support your changing workforce needs.



BROADEST GLOBAL NETWORK

>190

COUNTRIES AND SPANS
EVERY U.S. ZIP CODE

97%

CLAIMS PAID
IN NETWORK²

4 – 9%

LOWER TOTAL COST OF
CARE³ WITH BLUECARD[®]

56%

AVERAGE SAVINGS⁴
WITH BLUECARD[®] PPO



BLUE HIGH PERFORMANCE NETWORKSM

11%

SAVINGS OVER
BLUECARD PPO⁵



VALUE-BASED PAYMENTS

\$219B

ANNUAL
SAVINGS⁶



CLINICAL INTERVENTION

\$11,852

SAVINGS
PEMPY⁷

Each healthcare provider is an independent contractor and not our agent.

¹Blue Cross Blue Shield Association market insights data, 2021.

²Blue Cross Blue Shield Association Network portfolio statistics, December 2021, Leading Consulting Firm CY2019 Discount Benchmark.

³Blue Cross Blue Shield Association Network portfolio statistics, Leading Consulting Firm CY2019 Total Cost of Care Benchmark.

⁴Blue Cross Blue Shield Association Network portfolio statistics, CY2019 ValueQuest Nationwide Report.

⁵Consortium Health Plans analysis, 2021.

⁶Blue Cross Blue Shield Association, 2020 Value-Based Program RFI Topline National Stats. December 2020.

⁷Blue Cross and Blue Shield of Minnesota internal data, population health analytics, 2019.

PEACE OF MIND

Count on exceptional service, from someone who values people more than transactions, to help you every step of the way. No surprises, or we'll make it right.

LOCALLY GROWN



NATIONALLY KNOWN



Rated highest for **peace of mind** compared to national competitors.¹

TRUSTED PARTNER

Ranked the most trusted health plan for 12 years^{2,3}

As one of the nation's founding health plans, our commitment to providing quality, affordable healthcare for the people we serve is unmatched at nearly 90 years strong. We stand by that commitment and our efforts to achieve success. Guaranteed.



IN GOOD COMPANY

343 FORTUNE 500 ORGANIZATIONS⁵

44% MINNESOTA FORTUNE 500 COMPANIES⁶

¹Blue Cross Blue Shield Association National Key Metrics, Brand attribute study.

²"Is a company I can trust." Brand Strength Measure Survey, Blue Cross Blue Shield Association, 2014 – 2021, results based on approximately 70,000 online interviews with an 8, 9 or 10 response (scale of 1 to 10).

³"Is a name you can trust." Brand Strength Measure Survey, Blue Cross Blue Shield Association, 2010 – 2013, results based on approximately 800 interviews (half members/half non-members) collected through a random digit dial telephone survey.

⁴Blue Cross Blue Shield Association, 2022 Value Story.

⁵Blue Cross Blue Shield Association, Fortune Analysis, July 2019.

⁶Fortune magazine, 2021 list of companies, Blue Cross internal data.

Blue Care AdvisorSM

Enhance employees' health and wellbeing with a personalized experience.

Blue Care Advisor brings together health, wellbeing and navigation into one easy-to-use digital resource. Employees can easily navigate total benefits and get expert guidance to help them get the care they need to achieve better overall health.



CONNECT EVERYTHING EMPLOYEES NEED TO MANAGE HEALTHCARE

Data-driven
 Predictive analytics, machine learning / artificial intelligence models and real-time recommendations

Engaging
 Fun, interactive challenges, incentives, personalized content, social community, biometric health screenings*

Transparent
 Medical, pharmacy, dental comparison, spend management, provider quality ratings and plan design

Connected
 Seamless connections to Blue Cross and Blue Shield of Minnesota benefits and programs



*Availability of programs dependent on tier

ENGAGEMENT DELIVERS RESULTS¹



67%
Registration



2.5x
Program utilization



67
User Net Promoter
Score (NPS)



9.1%
Medical
cost savings

THREE LEVELS TO ENGAGEMENT

ESSENTIAL

A personalized digital experience built around high levels of individual attention and service. Connects employees to the right benefits, programs and care at the right time.

Digital Front Door

Employees connect to plan benefits and programs through self-service digital tools

Multichannel accessibility

Phone and in-app messaging support

Data-driven recommendations

Predictive analytics and machine learning guide members to the Next Best Action

Wellbeing engagement

Engaging content, health assessment and incentives

ESSENTIAL PLUS

All the features of Essential, with added benefits and health and wellbeing tools that can be tailored to individual needs and goals.

Configurable networks, medical and / or prescription benefits

Unique benefit structures display seamlessly in the experience, ensuring members are guided to the appropriate care

Expanded integrations

Access to group-specific carve-out programs

Wellness incentives and rewards

Incentivize members to take control of their health

Sweepstakes

Option to include customized reward options for greater flexibility and engagement (Available when incentives package is offered.)

PREMIUM

The most robust option includes all the features from Essential Plus as well as expanded digital tools, additional clinical resources and guaranteed results.

Additional clinical resources

Expert health coaching and increased staffing ratios

High-touch, concierge service

Expert concierge care advisors, digital accessibility in English and Spanish

Engagement

A robust, configurable rewards program is an option with embedded sweepstakes to encourage member activity and maximize engagement opportunities

Strategic support

Customer Success Manager for strategic planning, implementation and evaluation

Real-time insights and communications

Self-service access to aggregate population reporting and custom communication campaigns

Results

Guaranteed return on investment, engagement and health outcomes



DIGITAL FRONT DOOR

Employees can easily navigate total benefits and get expert guidance to help them get the care they need to achieve better overall health.

¹Castlight Book of Business, 2021.

Capabilities by tier

	ESSENTIAL	ESSENTIAL PLUS	PREMIUM
Find a Doctor Online tool helps members find in-network doctors, facilities, conditions, procedures and drugs, and to compare costs for different services and procedures.	✓	✓	✓
Cost transparency Precise data drives high-value care recommendations for medical, prescription, dental, and behavioral health	✓	✓	✓
Health Assessment NCQA certified health assessment powers a personalized experience that drives employees to act on their goals.	✓	✓	✓
Activity incentive program Rewards for meeting incremental step and step-equivalent tracking encourages regular physical activity. Option to include additional trackers for sleep and more in Essential Plus and Premier tiers.	✓	✓	✓
Digital Front Door Self-service digital tools connect employees to plan benefits and programs creating a clear path to using their healthcare.	✓	✓	✓
Personalization Robust data and analytics serves tailored recommendations across channels to deliver a hyper-personalized member experience.	✓	✓	✓
Next Best Action Powerful technology synthesizes data from historical claims, health risk assessment responses, health goals and digital engagement to deliver personalized opportunities to engage with health benefits.	✓	✓	✓
Carve-out vendor integrations Digital front door integrates with independent health and wellbeing vendors to increase engagement and provide a seamless experience for employees. These integrations range from links to the partner solution to full Single Sign-On (SSO) and bi-directional data sharing.		✓	✓
Digital experience co-branding The employer logo is prominently displayed within the digital experience.		✓	✓
Configurable wellness, incentives, rewards Wellness, incentives and rewards are fully embedded without requiring another app or additional credentials. Includes fitness and step tracking alongside other activity tracking and can scale to meet specific population needs to incentivize healthy behaviors.			✓

Biometrics*

Biometric health screenings help employees better understand their health status — and helps us shape their experience. Screenings leverage pre-established integrations with Quest Diagnostics and can be offered via onsite events (fingerstick, venipuncture), Quest lab locations, at-home test kits, physician (form), flu shot clinics and as part of a reward program.

**Designated service and clinical staff**

Higher staffing ratios with designated customer service and clinical staff who know your business and your employees and provide a concierge level of support with seamless handoffs between service and clinical.

**Broad, proactive clinical case management**

Interdisciplinary care management team provides coordinated member support for better outcomes and experiences while also assisting the member in becoming a more educated healthcare consumer. Identification of more members across the risk spectrum is paired with knowledgeable case managers and wellness coaches to assist with understanding diagnosis, managing a condition, prepping for medical appointments, and making supportive lifestyle changes.

**24-hour nurse line**

Support from a clinical case manager for managing a chronic or serious health condition. Includes education, reinforcing treatment plans and information about available community resources.

**Real-time insights and customized communications**

The Mission Control dashboard provides robust, audience-level reporting on Blue Care Advisor engagement, including registration, program interaction and next best actions. Data allows employers to create customized communications to publish in the digital solution for specific employee populations.

**Enhanced provider steerage and program engagement**

Drives employees to personalized program recommendations and high-quality, low-cost providers throughout the experience. In addition to geography, recommendations are based on robust quality scores that compare providers with the employee's specific situation based on historical claims, existing conditions and health goals.

**Guaranteed ROI, engagement and outcomes**

Employers who select the most robust implementation of Blue Care Advisor with incentives will receive a guarantee of 2:1 ROI (based on client contract provisions) on medical claims costs.



*Available at an additional cost as part of a more robust reward program.

Quest Diagnostics is an independent company offering health screening services, flu shot clinics and reporting.

bluecrossmn.com

Better together

You and BlueSM



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