

BENEFIT DESIGN STRATEGY

Enhance Network Performance to Improve Your Total Cost of Care

THIS IS HOW

To build a better health plan for your employees, it's critical to start with a solid foundation. Network is the foundation of any health plan. It should be strong enough to meet today's demands, yet flexible enough to adapt to tomorrow's challenges – factors that impact your employees and your bottom line.

A thoughtful benefit design strategy can enhance performance, improve your total cost of care and help you deliver a health plan that balances access, quality, cost and experience.

Selecting the Right Network

When it comes to selecting the right network for your organization, a strategic approach is critical. What do you want most from your network? More choice? Lower costs? What will you prioritize? Consider Blue Cross and Blue Shield of North Carolina's (Blue Cross NC) industry-leading networks below as you look to establish the solid footing needed to build a quality health plan that works for you and your employees.

Industry-Leading Networks

Broad PPO Network (More choice)

BLUE OPTIONS®

Employers who choose this health plan prioritize easy access to a large network of providers.

Built on the nationwide Blue Cross and Blue Shield BlueCard PPO®, Blue Options provides the broadest access while maximizing savings at \$24 per member, per month (PMPM).¹

Strong provider partnerships and the deepest market presence allow Blue Cross NC to offer the best rates and discount advantages compared to other health plans nationally. Further reducing your costs, 97% of claims are paid at in-network rates – with an average savings for employers and their employees of 56% on in-network claims.¹

Employers can enhance broad plan network performance by:

- Layering in solutions that will lower costs and improve quality
- Educate and drive employees to make smart health choices, which lower claims costs

High Performance Network (Lower cost)

Blue High Performance NetworkSM (BlueHPNSM)

Employers who choose this option for their network prioritize high performance and lower costs.

BlueHPN is a national quality-based network that provides members with access to high-quality doctors, hospitals and specialists across the state and country — all while lowering costs. We achieve this by partnering with providers who are accountable for better health outcomes, exceptional experiences and lower costs.

Network access extends to 65+ U.S. markets covering all top 10 major cities. This makes BlueHPN ideal for employers with a dispersed workforce or those whose employees travel often. Members have in-network coverage with quality care through an innovative network.²

Employers can enhance high performance network plan performance by:

- Layering in solutions that will expand access
- Offering solutions to enhance member understanding and experience



Now available to all employers!

AT A GLANCE

Broad BLUE OPTIONS (PPO)

Strongest network access with the industry's greatest baseline savings

5-9% lower total cost of care³

Balancing Factors

Access to a large provider pool fosters a simple employee **experience**

Focus on solutions that lower **cost** and improve **quality**

Educate employees on seeking care from higher-performing providers

High Performance BLUEHPN (EPO)

National network focused on enhancing quality and increasing savings

11-20% total cost of care savings over our industry-leading PPO⁴

Balancing Factors

Quality and **cost** criteria drive access to a subset of carefully-selected, high-performing providers

Invest in education and decision support for the optimal employee **experience**

Enhancing Network Performance

Once you've selected the right network based on your organization's needs and priorities, the next step is to enhance your health plan with the right balance of solutions to broaden access, mitigate costs, bolster quality and improve employee experience. Explore our options below.*

BALANCING FACTORS

Access



Telehealth allows members to consult a health care provider anytime, anywhere – including for behavioral health needs – and helps reduce cost barriers while expanding convenient access.



Quartet Health expands access to the right care at the right time by allowing primary care providers (PCPs) to refer patients needing treatment to an in-network behavioral health provider (BHP).



Catapult Health enables self-funded groups to increase access to convenient preventive care with onsite check-ups for employees and their families, while employers receive an aggregate health report in return.

Cost



SmartShopper® pays employees cash incentives when they use high-value care at a lower cost for more than 100 tests and procedures.⁵



Rx Savings Solutions analyzes pharmacy claims and clinical information against your pharmacy benefit plan to uncover savings opportunities – then sends employees a savings alert via text and/or email.⁶



Blue Distinction Specialty Care helps employees choose providers specializing in bariatric services, transplants, cancer treatments and other areas that deliver higher-quality care at a lower cost.



With **Episodic Bundled Payments**, Blue Cross NC works with a group of high-quality providers to offer a complete knee, hip or shoulder replacement program for one bundled price across the state. We actively promote this program across the state to eligible members.⁷



PCP Copay Waiver/Benefit Differential eliminates required copays for the first three visits when members select their primary care provider (PCP) on Blue ConnectSM. Offered in addition to preventive care, this valuable employer-provided benefit helps to improve access and experience by encouraging employees to identify a PCP and seek treatment when needed, with less worry about expenses.**

Quality



Our **Nurse Support** program reduces the burden of complex care needs or chronic conditions as participants work with a nurse advocate to navigate the health care system and remove barriers.



Prevention and lifestyle support programs such as Livongo and Diabetes Care Gap prevention can foster better health across broader populations.



Our **Utilization Management** programs use clinical criteria to ensure the appropriate level of care is delivered in the most cost-effective setting.

Experience



Our **Blue Connect** member site and **Blue Connect MobileSM** app make it easy for employees to Find a Doctor, get cost estimates for most procedures, check claims, manage their care and more – 24 hours a day / 7 days a week.



EngageHealth is high touch, personalized support that integrates concierge service experts with nurse advocates to help employees navigate the health care system no matter their care needs – from well to complex.



Signature Service offers a dedicated team of Customer Solutions Experts who learn about your company culture and specific plan offerings to simplify the health care experience for you and your employees.

* Not all plan/product options are available to all groups. Please talk to your Blue Cross NC sales representatives to confirm your eligibility.
** Available for BlueHPN in 2023.

We're committed to smarter, better health care for organizations and their employees. Leverage our insights to build a balanced health plan that enhances performance and improves your total cost of care.

Learn more at [BlueCrossNC.com/BenefitDesign](https://www.bluecrossnc.com/BenefitDesign).

1 Blue Cross Blue Shield Association internal data, 2021; Leading Consulting Firm CY2018 Total Cost of Care Benchmark.
2 Market footprint for 1/1/2022. Urgent and emergent care benefits in non-BlueHPN markets.

3 Leading Consulting Firm CY2018 Total Cost of Care Benchmark.
4 Consortium Health Plans analysis, 2020. Savings are on average and assume 100% enrollment. Results will vary based on employer locations and implementation.

5 SmartShopper 2019 book of business.
6 When a member uses Rx Savings Solutions Contact Prescriber feature. Based on data from February 2018 through August 2020.

7 2019 bundled program claim data analysis provided by Aver Analytics. Online: www.bluecrossnc.com/bundled-payments (Accessed May 2022).
Quartet Health, Catapult Health, Rx Savings Solutions and Sapphire Digital (SmartShopper) are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services.

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