

# Blue Cross and Blue Shield of Nebraska Network Training

August 2017

# Agenda

- Health network overview
  - Network BLUE (statewide)
  - Premier SelectBlue (regional)
  - **NEW!** Blueprint Health (regional)
- Dual network options
- Important considerations for employers and employees when selecting a network
- Questions and answers

# NEtwork BLUE

- Statewide health network that includes
  - 100% of non-governmental, acute care hospitals in Nebraska
  - 95% of Nebraska physicians
  - National BlueCard network
- CHI Health providers are also included within NEtwork BLUE
- NEtwork BLUE is available to all market segments

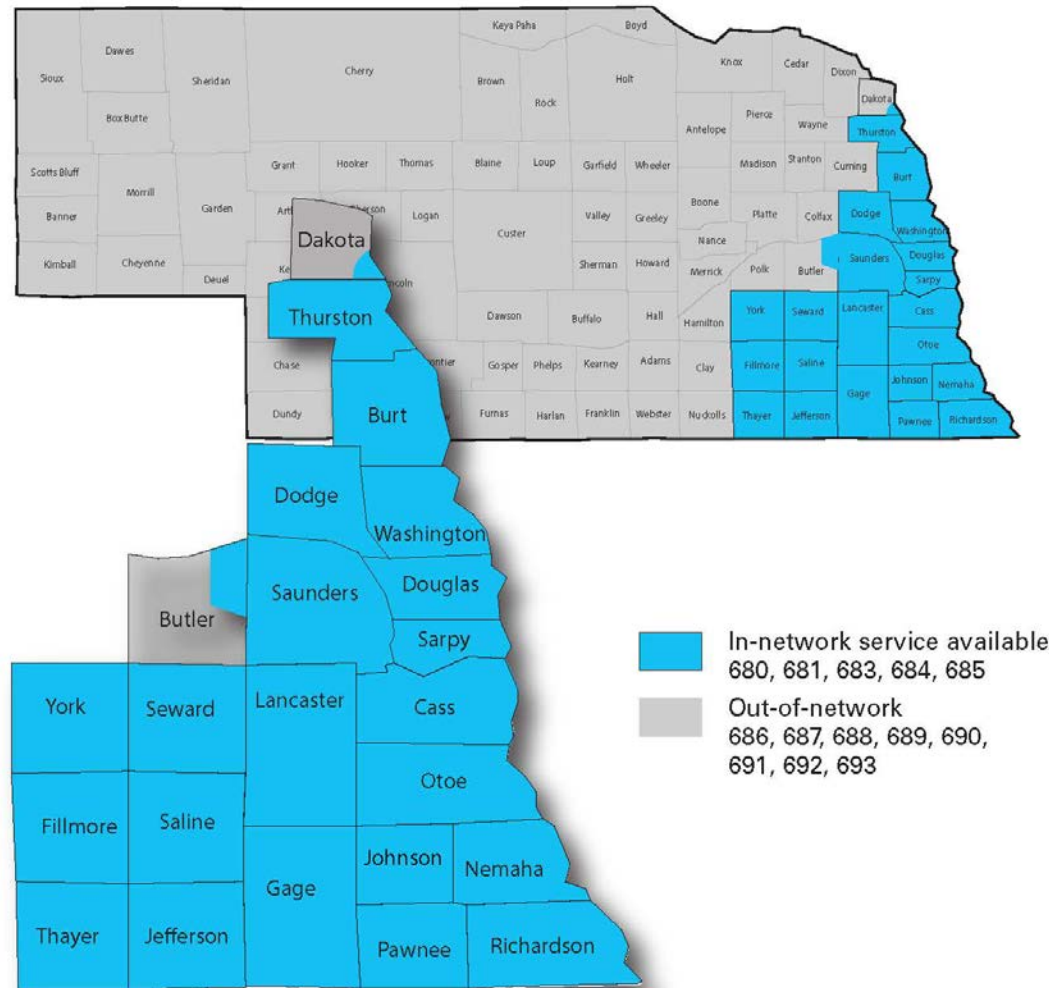
# Premier Select BlueChoice

- Relaunched Jan. 1, 2017
- Regional PPO network in eastern Nebraska, expanding outside the Omaha area into Lincoln and surrounding areas
  - Includes our national BlueCard network outside of Nebraska
  - As a regional network, **all other providers in Nebraska** (including CHI) **are out-of-network**
  - Aligns with our 2-tier benefit options (IN and OON)
- Available to BluePride (2-50), BlueFreedom (51-150), large group (151+) and ASO

# Premier Select BlueChoice – Network Service Area

- **Network Service Area:** The Premier Select BlueChoice regional network services specific areas in eastern Nebraska
- Supports **Omaha, Lincoln and surrounding communities** within **680/681** and **683-685** ZIP code areas
  - the **Omaha network/service area** includes the 680/681 ZIP codes
  - the **Lincoln network/service area** includes 683-685 ZIP codes
- The Select network is one network – not broken down by Omaha and Lincoln

# Omaha/Lincoln Market – 680-681, 683-685 Zip Code Areas



# Premier Select BlueChoice Network Includes:

- Boys Town National Research Hospital
  - Downtown
  - Pacific Street
- Children's Hospital and Medical Center
- Fremont Health
- Midwest Surgical Hospital
- Nebraska Medicine
  - Nebraska Medical Center
  - Bellevue Medical Center
- Nebraska Methodist Hospital System
  - Methodist Hospital
  - Methodist Jennie Edmundson Hospital
  - Methodist Women's Hospital
- OrthoNebraska
- SecureCare (Chiropractors)
- York General Hospital (York)
- Beatrice Community Hospital (Beatrice)
- Bryan Health – East and West (Lincoln)
- Community Medical Center (Falls City)
- Fillmore County Hospital (Geneva)
- Henderson Community Hospital (Henderson)
- Howard County Medical Center (St. Paul)
- Jefferson Community Hospital Center (Fairbury)
- Johnson County Hospital (Tecumseh)
- Lincoln Surgical Hospital (Lincoln)
- Madonna Rehabilitation Specialty Hospital (Lincoln)
- Memorial Hospital (Seward)
- Nemaha County Hospital (Auburn)
- Pawnee County Memorial Hospital (Pawnee City)
- Saunders Medical Center (Wahoo)
- Affiliated physicians and clinics

# NEW! Blueprint Health

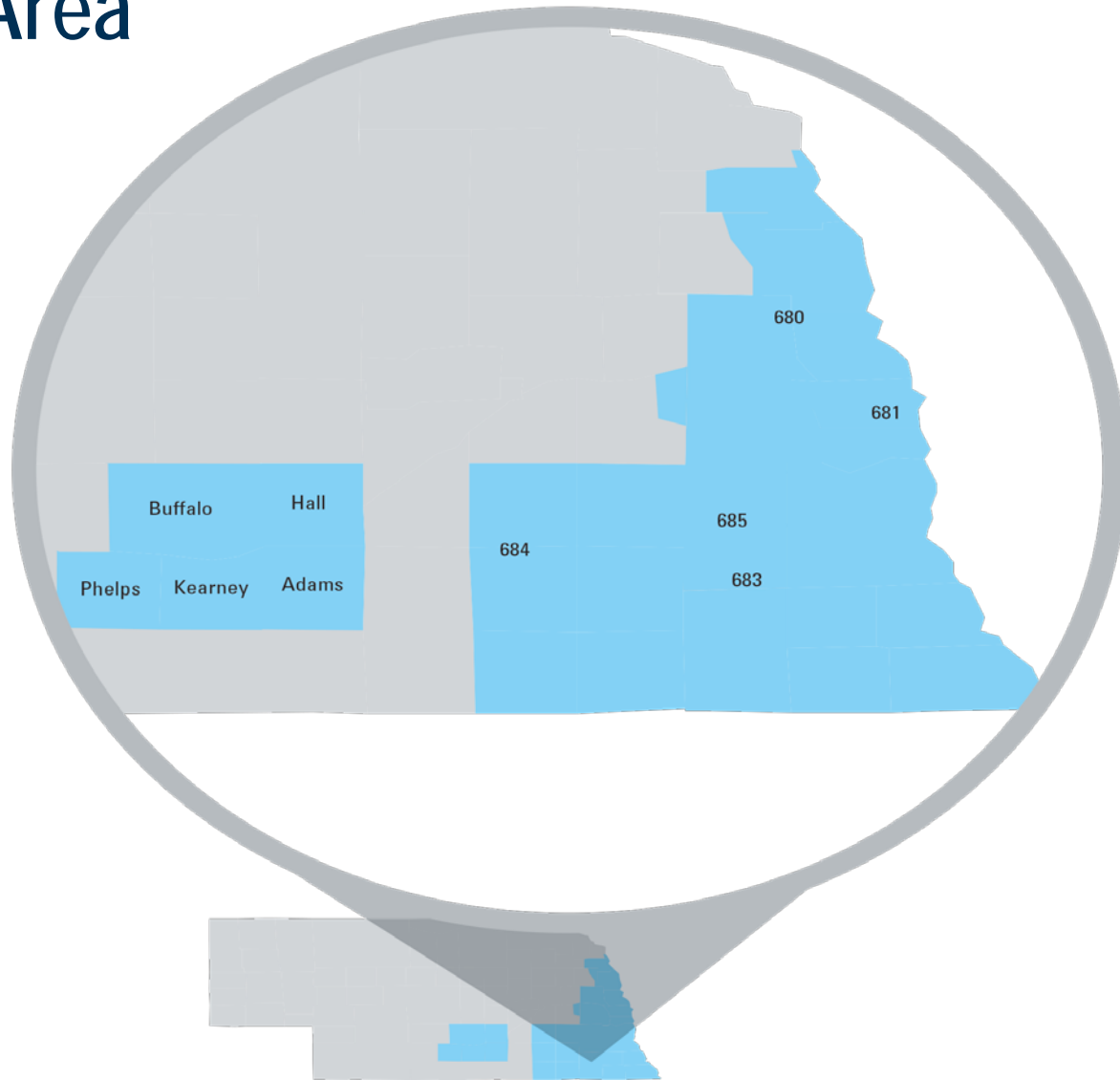
- Introduced the new CHI regional network to the market on June 29, 2017
  - Network Name: **Blueprint Health**
  - Includes all CHI facilities and providers (UniNet) in Nebraska and contiguous counties in Iowa.
  - Available to large groups (151+) fully insured and ASOs effective Jan. 1, 2018
    - BlueFreedom and BluePride targeted effective dates in mid-2018
    - Individual U65 targeted for Jan. 1, 2019 (if applicable)



# Network Service Area

- **Network Service Area:** The Blueprint Health [regional](#) network services CHI's four chapters: Omaha, Lincoln, Grand Island and Kearney
- **Area 1** covered under Blueprint consists of the exact same areas as the Premier SelectBlue Choice network.
  - The **Omaha network/service area** includes the 680/681 ZIP codes
- **Area 2** covered under Blueprint consists of the exact same areas as the Premier SelectBlue Choice network.
  - The **Lincoln network/service area** includes 683-685 ZIP codes
- **Area 3** is included in Blueprint Health for these selected counties:
  - Buffalo
  - Hall
  - Adams
  - Kearney
  - Phelps
- **Employers headquartered [outside](#) the Blueprint Health network area** will **not** have the Blueprint network.
  - For example, employer in Sidney will not be given the Blueprint option
- **Employers headquartered in the Blueprint Health network area** with **no employees** in the Omaha, Lincoln, Grand Island or Kearney area would only have access to Network BLUE.
  - For example, employer in Omaha with employees in Columbus

# Service Area



# CHI Institutions and Retail Centers

The following hospitals and urgent care clinics in retail pharmacies are in Blueprint Health:

## **Area 1: Walk-in clinics in Omaha and Papillion**

- Creighton University Medical Center – Bergan Mercy
- Immanuel
- Lakeside

## **Area 2: Walk-in clinics in Lincoln**

- St. Elizabeth
- St. Mary's

## **Area 3: Walk-in clinics in Kearney**

- Good Samaritan
- St. Francis

# Blueprint Health Network Includes:

- Alegent Creighton Health Services
- Callaway District Hospital
- CHI Health Creighton University Medical Center – Bergan Mercy
- CHI Health Good Samaritan
- CHI Health Immanuel
- CHI Health Lakeside
- CHI Health Mercy Council Bluffs
- CHI Health Midlands
- CHI Health Nebraska Heart
- CHI Health Plainview
- CHI Health Richard Young
- CHI Health Schuyler
- CHI Health St. Elizabeth
- CHI Health St. Francis
- CHI Health St. Mary's
- Cozad Community Hospital
- Creighton St. Joseph Regional Health
- Dundy County Hospital
- Lasting Hope Recovery Center
- Nebraska Spine Hospital LLC
- Children's Hospital and Medical Center
- SecureCare (Chiropractors)
- Affiliated physicians and clinics

# Marketing Material

Broker Page

Employer Page

NEW!

- Employer and Group Plans Overview page
- Network pages: Blueprint Health, Premier Select BlueChoice, Network BLUE

# How Our Networks Compare

## – **Blueprint Health**

- **Regional PPO Network in Areas 1 and 2 plus the following counties in Area 3: Buffalo, Hall, Phelps, Kearney and Adams**
- Includes our national BlueCard network
- Aligns with our 2-tier benefit options (IN and OON)

## – **Premier Select BlueChoice**

- **Regional PPO Network in Areas 1 and 2**
- Includes our national BlueCard network
- Aligns with our 2-tier benefit options (IN and OON)

## – **NEtwork BLUE**

- **Statewide PPO Network in Nebraska**
- Includes our national BlueCard network
- Aligns with our 2-tier benefit options (IN and OON)

# Network Adequacy Access

**The network adequacy access** for Premier Select BlueChoice and Blueprint was measured using current membership and the following criteria:

- Goal is for 95% of members to have access to providers
- Access to providers:
  - Urban – one provider in 10 miles
  - Suburban – one provider in 30 miles
  - Rural – one provider in 60 miles
- The provider types measured were:
  - Ambulance
  - Ambulatory Surgical Center
  - Durable Medical Equipment
  - Hospital
  - Institutional (those who bill on UB forms, that are not hospitals)
  - Laboratory
  - Professional
  - Substance Abuse
- The network adequacy access criteria we utilized is our own, established by BCBSNE. The criteria we follow is better than what is required for Medicare and Medicaid network adequacy access.

# Providers Outside Service Area on Regional Networks

- Providers outside the networks' specific service areas are considered out-of-network
  - Emergency care would be covered at the in-network level of benefits, subject to the out-of-network allowable amount
  - Telehealth services available for non-urgent care
  - All other non-emergency services would be subject to out-of-network benefits
  - Members need to obtain services within the regional network service area for non-emergency services in order for claims to be subject to in-network benefits



# Network Options for Employers and Employees

Blueprint Health and Premier Select BlueChoice can be chosen as a **dual option with our broad network**. As a result, our large groups can have:

- Network BLUE and Blueprint Health (or)
- Network BLUE and Premier Select BlueChoice
- Dual network options for fully insured and ASO
  - More options for our members
  - Align with what our competitors offer
- No minimum participation rules

# Dual Network Option

- **Employers with employees within the network service still have a choice on the network(s) they want to offer their employees**
  - Offer NEtwork BLUE Only
  - Offer Premier Select BlueChoice only
  - Offer Blueprint Health only
  - Or the new Dual option of one regional network + NEtwork BLUE
- **NOTE:** The employer does not have to offer a dual network option
- Plus, we are now offering a dual network option at the member level
  - This means a single product option can give members the choice to select the network that best fits their needs.

# Dual Network Option

- **Employer in Area 1, 2 or specified Area 3 counties** will be able to select their plan options as they do today.
  - Employer offers two plan options
    - (1) \$500 PPO plan and (2) \$2,000 QHDHP plan
    - When there is a dual network option, the employer allows the employees to pick the network

**Employees** will pick one of the plan options, plus the preferred network that best meets their needs.

- **Employee 1:** picks the \$500 PPO option with Blueprint Health
- **Employee 2:** picks the \$500 PPO option with Network BLUE
- **Employee 3:** picks the \$2,000 QHDHP option with Blueprint Health
- **Employee 4:** picks the \$2,000 QHDHP option with Network BLUE

# Regional Network Pricing Differentials

Discounts shown based off of NNetwork Blue pricing

Network	Omaha 680/681	Lincoln 683/685	Buffalo, Hall, Adams, Kearney, Phelps
Blueprint Health	-14%	-12%	-12%
Premier Select BlueChoice	-6.5%	-4.25%	n/a

# What An Employer Should Take Into Consideration

- Where are my employees located? Are they all inside the service area?
  - If yes, do I want to offer a regional network only?
  - If I have a few outside the service area:
    - Do I want to mandate that everyone in the service area take a regional network and only those outside the service can have NENetwork BLUE?
    - Do I want to offer a dual network option to everyone?
- If I only offer a regional network, what happens to dependents living outside the service area, but in Nebraska temporarily or permanently?
  - They would be out-of-network, unless due to emergency or travel into the Select area. Am I OK with that?
- If going with the lowest premium options, employers need to consider the noise they may hear from their employees from an in-network perspective. Are they OK with that?

# What An Employer Should Take Into Consideration

## Key things members should take into consideration when choosing a plan

- **Premium:** Regional network options will have a lower premium than NEtwork BLUE.
- **Plan Option:** The plan with the higher deductible and out-of-pocket maximum has a lower premium, which is more affordable than the plan with lower deductible and out-of-pocket maximum.
- **Network:** The members need to understand the network options. NEtwork BLUE is statewide, Premier Select BlueChoice and Blueprint Health are regional. They will need to determine which network works best for their family.
  - Are the providers we are utilizing today in a regional network? If yes, that is great.
  - If not all of them are in the network, am I OK switching to another health care provider that is in-network?
- **Other considerations:**
  - What happens if I am traveling outside the regional network service area, but within Nebraska and I seek emergency care? Non-emergency care?
  - What happens if I am traveling outside of Nebraska and I seek emergency care? Non-emergency care?
  - What happens if I have a child living outside of Nebraska (i.e. student in Ames, IA, with divorced parents and living with other parent or guardian) and they seek emergency care? Non-emergency care?

# What Differentiates Our Regional Networks

- **Differentiators from competitors in the Nebraska marketplace include:**
  - Our regional network includes our national BlueCard network
  - The regional network is not limited to a single Hospital PHO
  - The regional network allows groups and members the ability to pick a regional network that includes their providers
  - The products include an out-of-network benefit

# Questions?

For additional questions after the webinar, please contact your BCBSNE sales or account representative.