

Cost Transparency

Broker Webinar

Sarah Podany and Kati Davis
May 3, 2017



Blue Cross and Blue Shield of Nebraska is an Independent Licensee of the Blue Cross and Blue Shield Association.

Cost Transparency Webinar



For your convenience, today's webinar will be recorded and available for replay May 5, 2017.



At the end of the presentation, there will be time for questions and answers.



You may send questions anytime during the presentation using the chat feature.

Meet your presenters



Sarah Podany, Mid-Market Account Manager

A highly-motivated individual, Sarah leads her team of Account Executives and Account Service Representatives in developing new processes to enhance the services provided to mid-market accounts, providing overall guidance to team members and assisting in meetings with clients, brokers and consultants. Sarah has over 10 years' experience in the human resources field, which helps her understand the many challenges employers face. Sarah has earned her Master of Business Administration degree. She also received Professional in Human Resources (PHR®) certification as well as being a Society for Human Resource Management Certified Professional (SHRM-CP).



Kati Davis, Senior Digital Strategist

Kati Davis recently joined the health care world as a lead on the digital team at Blue Cross and Blue Shield of Nebraska. With over 12 years experience in digital marketing and advertising, Kati oversees the building of strategic multi-channel marketing campaigns. Her background includes e-commerce management and consulting for organizations including Hayneedle.com, Harvard University, Outback Steakhouse, and Ideal Images. She and her team strive to make the complex seem simple for the average consumer.



AGENDA

- Transparency approach overview
- Current transparency tools
- Review tool enhancements
- Future state
- Cost estimator demo
- Sneak peak at marketing material
- Next steps
- Q & A

Transparency Empowers



ENCOURAGE MEMBERS TO LOWER HEALTH CARE COSTS

Help members make smarter choices regarding health care services through an online shopping solution that informs, empowers and inspires confidence



PROVIDE HIGH QUALITY/ACCURATE TRANSPARENCY TOOLS

Meet members' and group leaders' needs through easy to use, easy to access, comprehensive tools



COMMITMENT TO LEADING TRANSPARENCY INITIATIVES

Commitment to best-in-class tools; simplifying complex data with easy to use tools

Transparency Goals and Objectives

1. **Drive down member out-of-pocket expenses** by guiding them to lower cost, high quality doctors and hospitals.
2. **Increase member satisfaction** by empowering them to understand their costs and options through easy accessible tools.
3. **Provide empowerment and autonomy** so members can look for in-network doctors and hospitals as well as cost estimates when and where they want.



CURRENT TOOLS

Engage and Enable Member Behavior

MyBlue, secure online member portal provides access to transparency tools – personalized to each member.



DOCTOR FINDER

Find in-network doctors and specialist and save on copays and coinsurance



COST ESTIMATOR

Compare cost of over 1,600 services and save on health care expenses



MyPrime

Locate in-network pharmacies, refill prescriptions, and review medication history

Transparency Tools in Action

Using myBlue helps members reduce health care costs and increases member satisfaction. For example:

Jake has injured his knee and needs to see a doctor. So where does he start?

- Registers for myBlue to get personalized plan information
- Uses the find a doctor tool to locate a doctor in his network and close to work
- Compares; costs of potential treatments at different facilities so he know what he will pay
- Locates MyPrime to find an in-network pharmacy close to his home

Without myBlue, Jake cannot review in-network doctors or facilities, see his costs, or access MyPrime



DOCTOR FINDER AND COST ESTIMATOR

Combining Three Vendor Solutions



1. find an in-network doctors

Using in-network doctors and hospitals helps members save money on medical care.



2. view estimated max out-of-pocket

Members can estimate costs for treatments, testing and procedures to feel more in control of their spending.

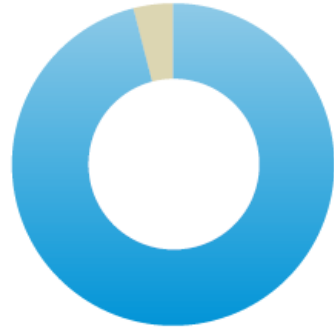


3. access patient reviews of providers

To gauge quality, members can see patient reviews of providers as well as accreditations and certifications.

Competitive Landscape

NCCT costs are available for



96%
OF ZIP CODES
100.4 Million Members*



UNITED
82%
40.2 Million Members*

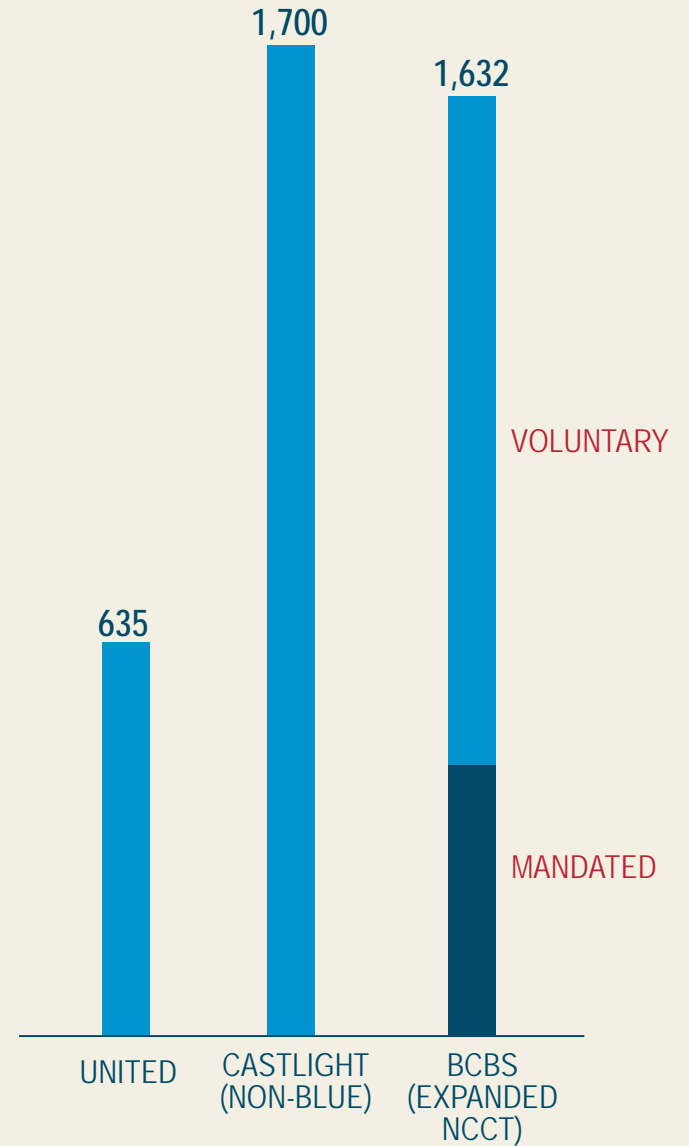


CIGNA
69%
13.0 Million Members*



AETNA
58%
23.1 Million Members*

*Major medical membership. Competitor membership figures from publicly available membership data as of 2Q14 and Blues membership from the 2Q14 BCBSA Quarterly Enrollment Report.



Treatment Categories Available

Data Source



CLAIMS



PROVIDER
DETAIL



MAX OUT-OF-
POCKET BENEFIT

83.5 million records

Based on more than
\$65 billion in claims per year

Encompassing services from more than
20,000 Health care facilities

400,000 professional providers

Accounting for nearly 1.5 billion
Blue-covered procedures performed

DEMO OF DOCTOR FINDER AND COST ESTIMATOR

Marketing Resources

Marketing resources to encourage myBlue registrations and usage

3 EASY STEPS

myNebraskablue.com
Online Member Account

Your secure online member account is at your fingertips 24/7 – on your mobile devices or desktop. Here you can manage your plan, take charge of your health and understand your health care costs. Registering for your account is **easy and secure** – just follow these three simple steps:

- 1. CREATE**
Enter your email address and set up your password
- 2. INFORMATION**
Enter the following information
 - ID card number
 - Relationship
 - Full name
 - Date of birth
 - Last four numbers of your Social Security number
 - ZIP code
- 3. PRIVACY**
Select three security questions and provide answers

CONFIRMATION
– Thank you for signing up!

Keep Track of Your Health Care
Quick, Easy and When You Need It

myblue
Personalized for You

Get 24/7 secure access to everything you need to manage your Blue Cross and Blue Shield of Nebraska health plan.

- Find an in-network doctor
- Access your member ID card
- Look up claims
- Compare cost for treatments
- View important policy documents and forms

Put myblue at Your Fingertips!


There are two easy ways to sign up for free:

- Download the myblue Nebraska app on your mobile device from the Apple App Store or Google Play
- Go to mynebraskablue.com. Then, select "Sign Up" and complete the four easy steps

You will need your member ID number found on the front of your BCBSNE member ID card. If you have questions about myblue, just call the phone number on the back of your BCBSNE member ID card. See the back of this flier to learn what myblue has to offer.

Marketing Resources

Marketing resources that help engage and empower employees




Know before you go.

You probably compare airfare costs before booking a flight. Why not compare costs for your surgery before scheduling it?

Our cost estimator tool shows you estimated costs, as well as the treatment timeframe, from initial evaluation to follow up.


Log in to your online member account at myNebraskablue.com.

- Go to Tools & Resources > Find a Doctor or Hospital.
- Enter the procedure and select Search. The estimated costs will be shown at the right.



Note: Example is for illustration purposes only.

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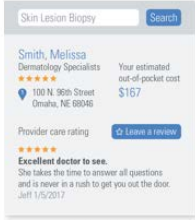
Know before you go.

Wouldn't it be nice if searching for a doctor was as convenient as finding the right rental car for your vacation? Well, now it is!

Log in to your online member account at myNebraskablue.com.

- Go to Tools & Resources > Find a Doctor or Hospital.
- Enter a doctor's name, a condition or specialty and select Search.

You can also find cost estimates, treatment timeframes and doctor reviews to help make informed health care decisions.



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Know before you go.

Wouldn't it be nice if searching for a doctor was as convenient as finding the right rental car for your vacation? Well, now it is!

Visit myNebraskablue.com.

Future State



Continue to make capability and functional enhancements to improve member experience



Use QA best practices to test accuracy



Provide best in class experience through multiple channels – currently in pilot phase of mobile app

What's Next?



Email communication with link to marketing resources for group leaders and members



Quick survey regarding webinar content and other information you want



Ongoing communications regarding enhancements and updates to transparency tools

QUESTIONS