



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Insert Company  
Logo Here

Your ambition:

*Insert company tagline here*



**TODAY'S  
AGENDA AND  
SPEAKERS**

Month 00, 2021

<b>01</b>	Introduction	Name Role
<b>02</b>	Medicare Advantage Overview	Name Role
<b>03</b>	Blue Value	Name Role
<b>04</b>	Tailored Network Solution	Name Role
<b>05</b>	Improved Care	Name Role
<b>06</b>	Pharmacy Matters	Name Role
<b>07</b>	Personalized Engagement	Name Role
<b>08</b>	Our Partnership with You	Name Role

MEET THE  
MEDICARE  
ADVANTAGE

Group Sales  
Leadership Team



**Eric Pence**  
VP, Group MA and  
Operations  
Administration



**Susan Schram**  
Director  
MA Group Sales



**Liz Ziegler**  
Manager  
MA Group Sales

# MEET THE MEDICARE ADVANTAGE

Group Sales  
Consultants



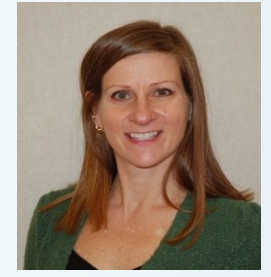
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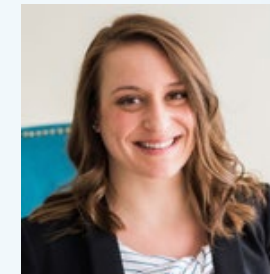
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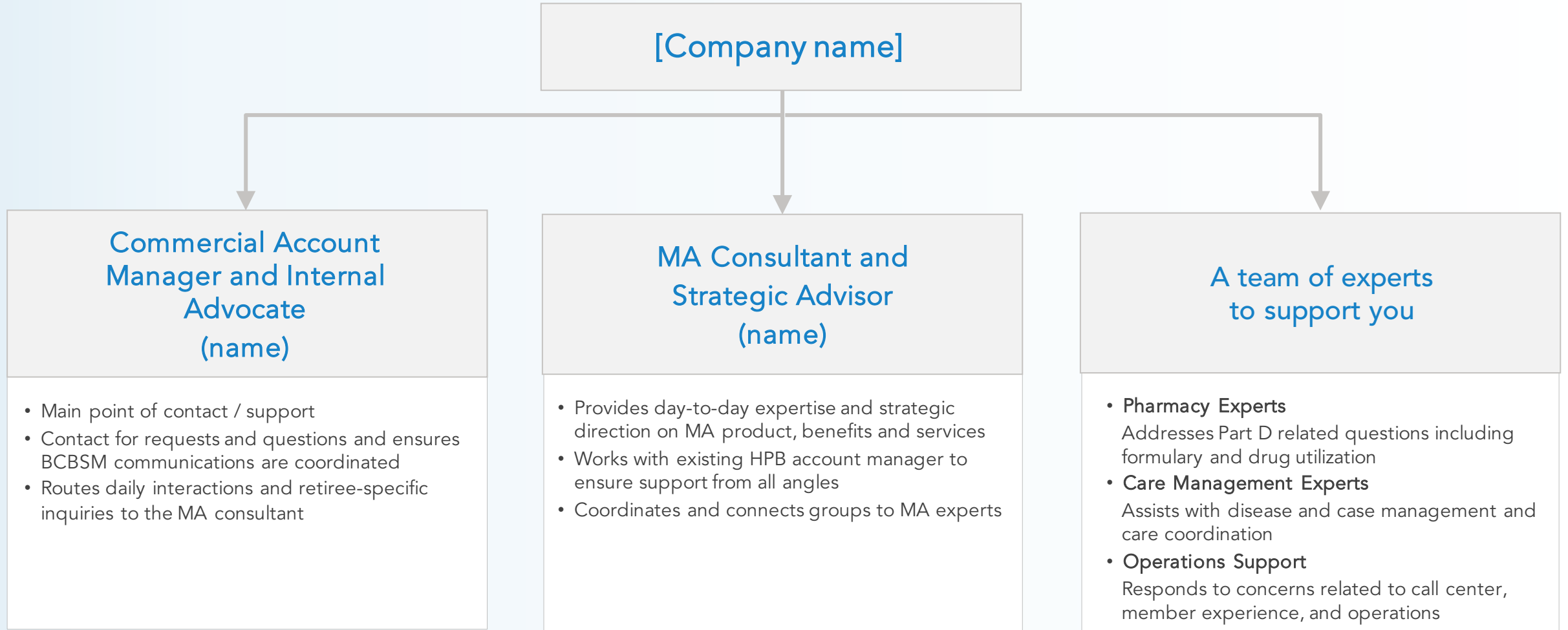


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**YOUR INTEGRATED ACCOUNT TEAM**  
**YOUR MEDICARE ADVANTAGE CONSULTANT WORKING ALONGSIDE YOUR COMMERCIAL**  
**ACCOUNT TEAM AND A DEDICATED GROUP OF EXPERTS**



Your entire account team is committed to **minimizing the administrative burden** and **providing transparency and guidance** through all phases of our partnership

## OUR COMMITMENT TO YOU

Our dedication to [Accounts]’s retirees, coupled with our compelling product offerings, provide an unparalleled Group MA experience

### BCBSM Group MA Value Proposition

- Competitive Pricing and Value
- National Network with Unique Local Focus
- Deep MA Expertise
- Personalized Engagement with our Members
- Integrated, Account-Driven Approach

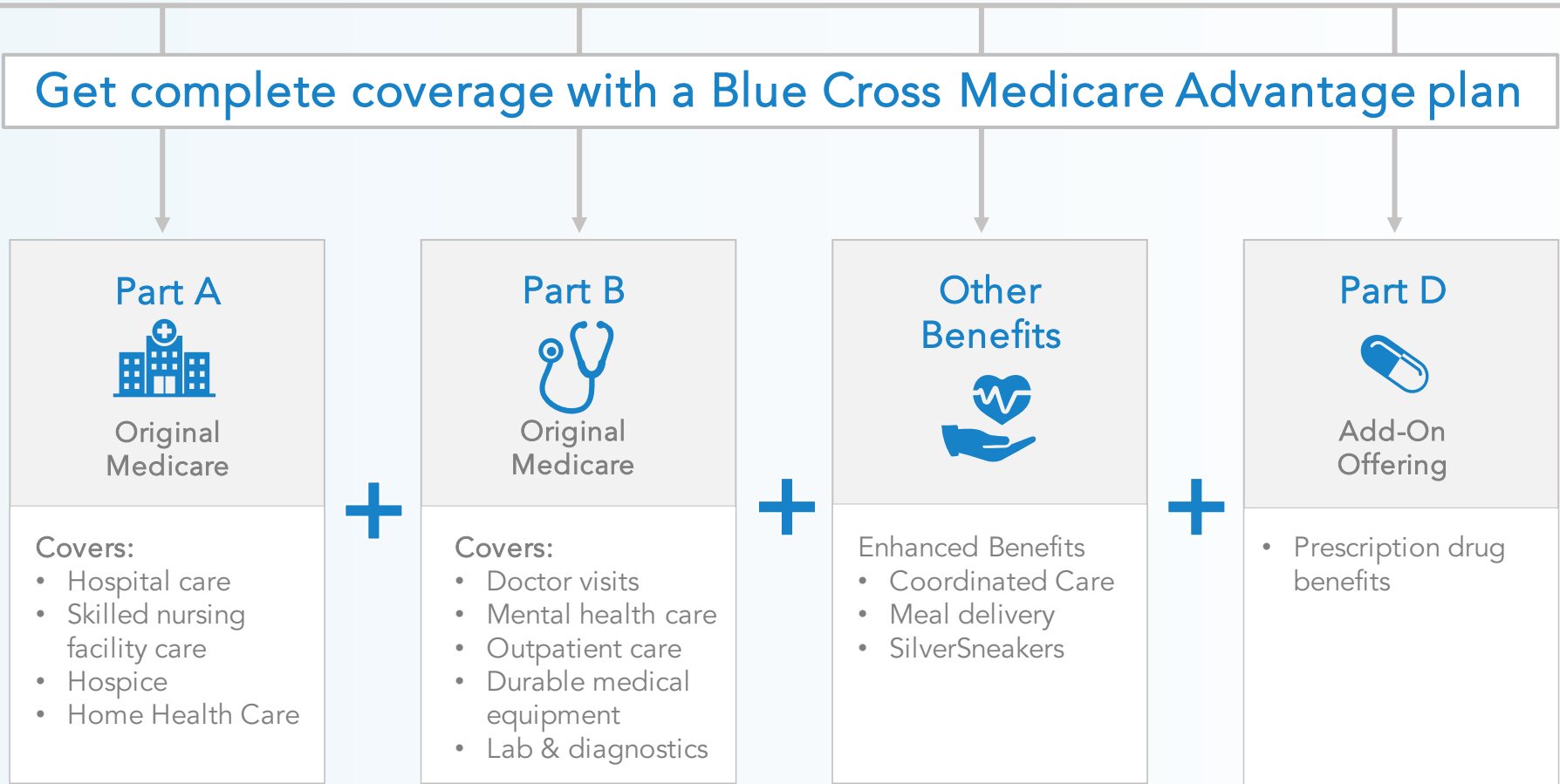


MEDICARE ADVANTAGE OVERVIEW

# Understanding the Value of Medicare Advantage plans



HOW MEDICARE ADVANTAGE (MA) WORKS  
MA PLANS ARE HEALTH PLANS FOR SENIORS THAT PROVIDE RETIREES WITH  
THE SAME – AND OFTEN BETTER – BENEFITS THAN ORIGINAL MEDICARE



Medicare Advantage plans combine Part A + Part B (Original Medicare) coverage. Plans may also include Part D prescription drug coverage, as well as enhanced benefits such as dental, vision, and fitness programs.



**VALUE  
IS OUR  
PROMISE**

**VALUE FOR YOU**

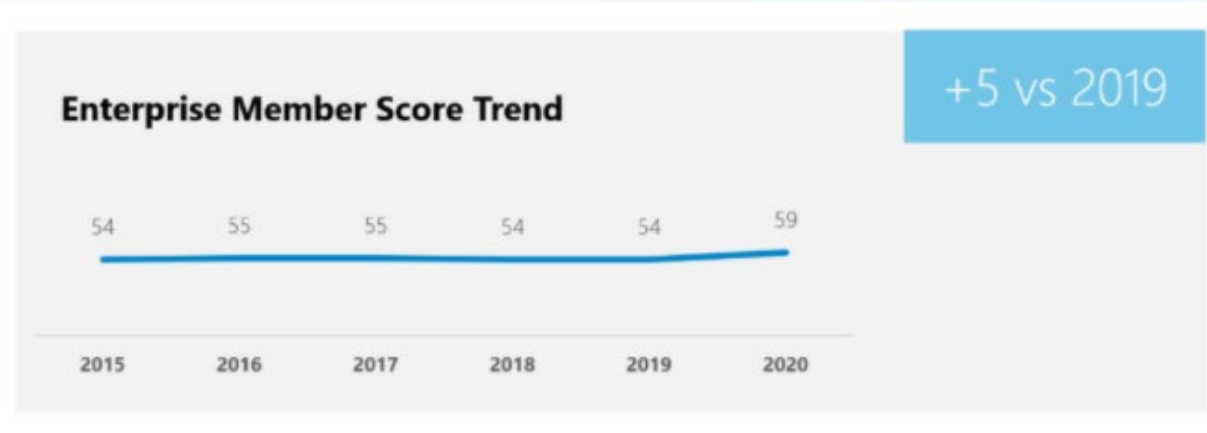
- Reduced premiums
- Dedicated retiree consultants
- Customizable products
- Medical cost control
- Benefit enrichment
- Eases financial liability

**VALUE FOR YOUR RETIREES**

- Simplicity
- Predictable out-of-pocket costs
- Preventive and supplemental offerings
- Guaranteed access
- Support programs and services
- Care management programs

GROUP MA PROVIDES SIGNIFICANT VALUE TO YOU AND YOUR MEMBERS ABOVE AND BEYOND ORIGINAL MEDICARE AND SUPPLEMENTAL PRODUCTS

GETTING BETTER ALL THE TIME  
OUR MEMBER SCORE INCREASED IN 2020  
AND IS AT THE HIGHEST FULL-YEAR SCORE EVER RECORDED



We are excited to share that our member score has increased 5 points year over year. This means that we continue to improve in our ability to deliver easy, useful and personal experiences, improved 5 points year-over-year.

The improvements are across nearly every line of business and are due to sharp gains in:

- Enrollment and onboarding
- Customer service
- Digital experience

The Weighted Cross Survey Index has also improved more than 6 points versus industry benchmarks. The index is calculated by gathering how Blue Cross and our competitors rank on the Forrester Customer Experience Index, the Blue Cross Blue Shield Association's Consumer Brand Index, and the Consumer Assessment of Healthcare Providers and Systems (CAHPS).

BENEFITS OF BLUE

**Aligned benefits and  
competitive pricing**  
meet the unique needs  
of your retirees and your  
business



## BENEFIT DESIGN COMPARISON

OUR PROPOSED MA OFFERING IS CLOSELY ALIGNED WITH THE EXISTING RETIREE PLANS,  
INCLUDING CHANGES TO SIMPLIFY BENEFITS AND PROMOTE WELLNESS

	Existing [Type] Plan	Proposed MA PPO Plan <i>In and out of network<sup>1</sup></i>
Deductible		
Annual OOP Maximum		
Coinsurance		
Hospital Inpatient		
Skilled Nursing Facility		
Emergency Room		
PCP Office Visits		
Specialist Office Visits		
Annual Physicals		

Passive benefit design allows members to pay the same amount in or out of network at any Medicare-accepting physician who agrees to bill BCBSM

## DRUG TIER COPAY DETAIL

### COST SHARE BASED ON DRUG TIERS AND PHARMACY TYPE PROVIDE [ACCOUNT]'S RETIREES CLARITY AND VALUE WITH EVERY PRESCRIPTION

Drug tier (31-day Supply)	Includes	Copay	
		Preferred	Standard
<b>TIER 1</b> PREFERRED GENERIC DRUGS	Preferred generic drugs	\$xx	\$xx
<b>TIER 2</b> GENERIC DRUGS	Generic drugs: Additional generic drugs	\$xx	\$xx
<b>TIER 3</b> PREFERRED BRAND DRUGS	Preferred brand drugs: Preferred drugs & certain generic drugs	\$xx	\$xx
<b>TIER 4</b> NON-PREFERRED DRUGS	Non-preferred drugs: Additional generics and brand-name drugs	\$xx	\$xx
<b>TIER 5</b> SPECIALTY DRUGS	Specialty drugs: Very high-cost generic and brand-name drugs	\$xx	\$xx

Pharmacy offering for [Company name] includes:

- Standard pharmacy copays match current benefits
- Introduction of a preferred pharmacy network that provides a \$<0> discount relative to current pharmacy coverage
- [Company name]'s plan does not have a coverage gap as with other Part D prescription plans. This means retirees continue to pay plan's copay until they reach the Catastrophic phase, where cost share may be lower but never more than group plan copay.

SUMMARY OF RATES AND SAVINGS  
[PLACEHOLDER FOR KEY TAKEAWAY(S)]

2021	2022 <sup>1</sup>
<b>\$XX.XX PMPM</b> <i>Premium</i>	<b>\$XX.XX PMPM</b> <i>Premium</i>
<b>\$XX.XX PMPM</b> <i>Medical Savings<sup>2</sup></i>	<b>\$XX.XX PMPM</b> <i>Pharmacy Savings<sup>2</sup></i>
<b>\$XX (XX%)</b> 24-mo reduction in retiree medical benefits spend <sup>4</sup>	<b>\$XX (11%)</b> 24-mo reduction in retiree pharmacy benefits spend <sup>4</sup>

2022 rate will not exceed the two-year flat rate by more than XX% PMPM

**\$XXM (XX%)**  
2-year reduction in retiree health benefits spend<sup>3</sup>

**Up to 10x (\$XM)<sup>4</sup>**  
Estimated reduction in total OPEB liability

1. Pricing includes an ACA fee of \$XX.XX PMPM in 2021. 2. Savings estimates based on current [client] admin fee plus estimated claims cost, trended forward at X% to 2020 and 2021, respectively. 3. Membership assumed to be XXXXX. 4. Illustrative projection based on (1 year savings \* 10x multiplier)

## GAINSHARING PROPOSAL

BECAUSE WE'RE COMMITTED TO CONTINUALLY ENHANCING OUR MA MEMBERS' HEALTH,  
WE WILL PAY YOU WHEN WE SUCCESSFULLY LOWER YOUR RETIREES' MEDICAL COSTS

Loss Ratio = \_\_\_\_\_

- Total benefit expense components include claims and claims expenses
- Total revenue components include CMS revenue, plan premium, and the ACA health insurer fee
- BCBSM will share \_\_% of the difference below an \_\_% loss ratio, paid back to [Company name] at the end of the initial term
- There is no downside risk for [Company name] if the loss ratio is higher than \_\_%

Sample [Company name] Gainsharing at Loss Ratio below 85%

Total Revenue: \$\_\_M

Minimum Benefit Expense for Sharing: \$\_\_M (MLR = \_\_%)

Actual Benefit Expense: \$6\_\_M (MLR = \_\_%)

GAINSHARING PAYMENT TO [COMPANY NAME]  
AT \_%: \$\_M

**OPERATIONAL PERFORMANCE GUARANTEES**  
GIVEN CONFIDENCE IN OUR ABILITY TO DELIVER SERVICE EXCELLENCE,  
WE HAVE ALSO PUT MONEY AT RISK TIED TO KEY OPERATIONAL METRICS

**TELEPHONE  
SERVICING  
FACTOR**

ANSWER AT LEAST 80%  
OF INCOMING  
MEMBER CALLS WITHIN  
30 SECONDS

**ABANDONED  
TELEPHONE  
CALL RATE**

LIMIT THE DISCONNECT  
RATE OF ALL INCOMING  
MEMBER CALLS TO  
5% OR LESS

**CLAIMS  
TIMELINESS**

PROCESS AT LEAST  
95% OF CLAIMS IN  
30 DAYS

**ACKNOWLEDGMENT  
LETTER**

SEND 95% OF ENROLLED  
INDIVIDUALS AN  
ACKNOWLEDGEMENT  
NOTICE WITHIN 7  
BUSINESS DAYS OF  
RECEIVING TRR



TAILORED NETWORK SOLUTIONS

**The right access for  
your organization &  
employees**



**ROBUST  
PROVIDER  
NETWORK**

Your retirees will have broad access to the quality providers in our extensive network **within Michigan and nationwide**

		Current Network Participants	
		Physicians*	Hospitals
Michigan		Over 23,000 Physicians	139 Hospitals
National		Over 598,000 Physicians	Over 4,200 Hospitals

OVER 900,000 AMERICANS ARE COVERED BY OUR MA PPO PLANS

OUR MA PPO PLAN INCLUDES MOST HOSPITALS IN MICHIGAN

\*Includes all physicians in all Specialties

NATIONAL AND LOCAL NETWORK STRATEGY  
POWERED BY THE BLUE NETWORK'S STRENGTH, OUR GROUP MA PLANS ARE  
SUPPORTED BY UNPARALLELED GEOGRAPHIC COVERAGE

NATIONAL COVERAGE

- Broad **access for members nationwide**, with approximately 600K in network providers
- Local **programs and strong provider relationships**
- Highly integrated nationwide network ensures **consistent care**
- **Reward programs and data sharing**

UNIQUE LOCAL EXPERTISE

- **Customize programs** to leverage local expertise and innovation, avoiding "one-size fits all" model
- **A premium network** with value-based programs
- **Innovative provider incentive programs** improve quality and reduce costs
- **Reporting, feedback, and support** to drive performance

## PRESCRIPTION DRUG COVERAGE

WITH NEARLY ALL MICHIGAN PHARMACIES (AND MOST CHAIN PHARMACIES) IN OUR EXTENSIVE NETWORK, BLUE CROSS IS READY TO MEET THE NEEDS OF YOUR RETIREES

### OUR EXTENSIVE NETWORK AT YOUR SERVICE

- +62,000 pharmacies nationwide (+23,000 Preferred pharmacies)
- Standard cost-sharing and preferred cost-sharing.
- Expanded retail pharmacy network, preferred and standard pharmacies outside of Michigan.

### PREFERRED NETWORK CHAIN PHARMACIES\*

- Costco Pharmacy
- Kroger Pharmacy
- Meijer Pharmacy
- Rite-Aid Pharmacy
- Sam's Club
- Walgreens Pharmacy
- Walmart Pharmacy

### HOME DELIVERY PHARMACIES

- Prescription drugs shipped to members' homes through our network mail order pharmacies
- Home delivery through AllianceRx Walgreens Prime Home Delivery (S) and Express Scripts (P)



\* This is a partial list of pharmacies please see online directory for complete list

BLUE CROSS PROVIDES CONVENIENT AND RELIABLE COVERAGE FOR MEMBERS WHEN THEY TRAVEL WITHIN OR OUTSIDE OF THE U.S.

TRAVEL  
COVERAGE

BLUE CROSS  
MEMBERS

National, in network  
coverage for:

- Urgent, emergency and follow-up care out of state
- Routine care for an extended period
- Other services reviewed for coverage
- Normal copays and deductibles apply

GLOBAL CORE  
PROGRAM

Doctors, hospitals  
and medication while  
traveling abroad

- Find doctors, hospitals and resources outside of the U.S.
- Use website or mobile app to find medication, file a claim or translate medical terms while traveling outside of the U.S.

IMPROVED CARE

# Innovative solutions to manage care and improve your retirees' health and well-being



## PROGRAMS AND SERVICES TO HELP MEMBERS MANAGE HEALTH AND WELL-BEING



- Advance Care Planning
- Blue 365®
- Blue Cross® Coordinated Care & App
- 24-Hour Nurse Line
- Blue Cross Medicare Advantage Rewards
- Caregiver Support
- Collaborative Care
- Diabetes Management
- Blue Cross Health & Well-Being<sup>SM</sup> Website powered by WebMD®
- Meals Delivery
- Online Visits
- Palliative Care
- Shared Decision-Making
- SilverSneakers and SilverSneakers Tuition Rewards
- Supervised Exercise Therapy (SET)
- Remote Monitoring
- Tobacco Cessation Coaching powered by WebMD®
- Non-emergency Medical Transportation

## PROACTIVE MEMBER ENGAGEMENT

WE ARE FOCUSED ON IMPROVING MA MEMBER HEALTH AND WELL-BEING THROUGH PROACTIVE CAMPAIGNS, DIGITAL PLATFORMS AND VIRTUAL EDUCATION

### PROACTIVE CAMPAIGNS

#### Continuous Engagement

- Evolving health campaigns to address the most pressing / relevant health and wellness needs
- Outreach to members about preventive care

### INTEGRATED DIGITAL EXPERIENCE

#### Online Wellness Platforms

- Educational content, digital health coaching, and tools available on our online health and wellness portal
- Health assessments to identify individual needs
- Digital health assistant

### VIRTUAL WELLBEING

#### Lifestyle Education

- Webinars educate members on their conditions and healthy lifestyles
- Engagement throughout the year



## VIRTUAL SERVICES

OUR SUITE OF VIRTUAL SERVICES BRING CARE TO MEMBERS IN THE COMFORT OF THEIR HOMES

### 24-HOUR NURSE LINE



A registered nurse health coach is just a phone call away 24/7. The Nurse Line is one way we're here to help members get the information they need when they need it.

### ONLINE VISITS



A convenient way for members to get treatment for minor health concerns and get support for behavioral health issues.

### VIRTUAL WELL-BEING



Members can engage with a variety of webinar topics including financial wellness, emotional health, resilience, physical health and much more.

### 24/7 MOBILE ACCESS



Our mobile app provides on demand access to members' claims information, helps them find a local physician and even lets them pull up their member ID card.

### VIRTUAL ASSISTANT



What can members do when they don't have time to call the Nurse Line? We have them covered with a 24/7 automated virtual assistant that can answer many of their questions.

## BLUE 365

# BLUE CROSS' MEDICARE ADVANTAGE MEMBERS HAVE ACCESS TO NATIONWIDE DISCOUNTS

Blue 365 offers exclusive health and wellness deals, and substantial savings from well-recognized businesses and retailers for members!

Highlights include:

- Medical device discounts
- Footwear & apparel discounts
- Nutrition discounts
- Personal care discounts
- Fitness discounts



SHARED DECISION MAKING  
SENIOR-FRIENDLY SUPPORT TOOLS DRIVE BETTER OUTCOMES AND COST SAVINGS BY HELPING MEMBERS FIND THE RIGHT TREATMENT OPTIONS



The Nation's Leading Surgery Decision-Support Company

- **Shared Decision-Making:** Welvie helps consumers make fully informed decisions about surgery via surgery analytics, comprehensive outreach, and decision support at no cost to MA members.
- **Lowers Surgical Costs:** The program reduces inappropriate surgeries and optimizes appropriate surgeries. Welvie has demonstrated it reduces costs through fewer surgeries, decreased hospital readmissions from complications and reductions in patient mortality.
- **Surgery Preparation Support:** Offers a wealth of resources and assistance to prepare for surgery -- 93% said they were better prepared for surgery as a result of using the program.
- **Improves Outcomes:** A large (320,000 subjects) 3-years study of Welvie conducted independently by CMS concluded:
  - 93% of participants report being better prepared to speak with their physician
  - 99% of participants report Welvie helped them understand how to prepare for surgery
  - Participants rate their trust of the information provided by Welvie greater than 8, on a 1-10 scale
  - Improving the health of populations (intervention vs. control cohort)
  - Mortality rates: 21 per 1,000 beneficiaries over 11 quarters (p-value: 0.001)
  - Surgery rates: 7 per 1,000 beneficiaries (p-value: 0.055)
  - Surgical hospital days: 28 per 1,000 beneficiaries (p-value: 0.087)
  - Readmits post inpatient surgery: 103 per 1,000 patients in year 1 (p-value: 0.002)
  - ER visits: 8 visits per 1,000 ben. (p-value: 0.041)

A FRESH TAKE ON CARE MANAGEMENT  
HELPING MEMBERS NAVIGATE THE COMPLEXITIES OF HEALTH CARE WITH  
UNCOMPROMISED SERVICE AND SUPPORT

Blue Cross Coordinated Care

Coordinated Care: CORE



Coordinated Care CORE is the foundational, integrated care management program focused on supporting members with complex needs and chronic conditions. In this model, multidisciplinary care teams including nurses, physicians, behavioral health specialists, social workers, pharmacists and dieticians provide comprehensive support across medical, behavioral, pharmacy, and social needs.

- Community-based model in which teams are regionally aligned to better coordinate with local providers and community resources and to address social determinants of health
- Advanced population analytics - Enhanced analytics identify and prioritize the most impactable members for plan-led care management
- Digital engagement platform / Digital interactivity
- **Dedicated high-dollar claimant review** - Separate, dedicated team provides clinical review of high-cost claimants to identify addressable cost, quality or care opportunities

PHARMACY MATTERS

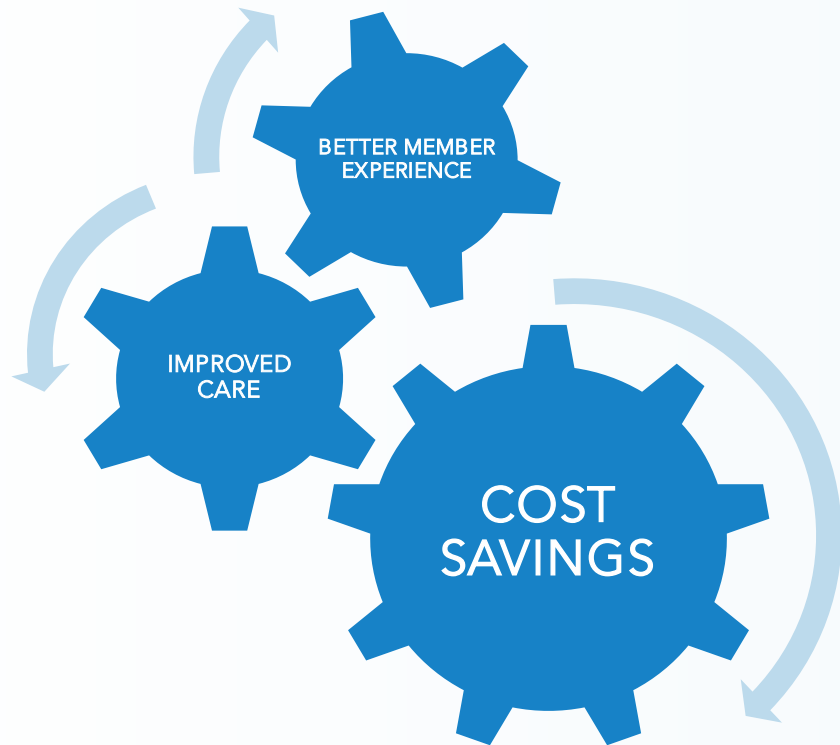
**As the most used  
health plan benefit,  
we understand the  
importance of a robust  
pharmacy solution**

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## BETTER TOGETHER

COMBINING YOUR MEDICAL AND PHARMACY BENEFITS THROUGH BLUE CROSS WILL REDUCE COSTS, IMPROVE CARE AND PROVIDE A BETTER MEMBER EXPERIENCE



- Access to both medical and pharmacy coverage through **one ID card, one account, one mobile app and one customer service team**
- Identifying and addressing gaps in care by **sharing data** with health care providers
- Better **management of chronic conditions** from insight into both medical and pharmacy claims
- **Vetted vendor partnerships** to increase medication adherence and decrease costs
- Our integrated prescription drug plan provides **the choice of 5 formularies** for MA PPO, offering plan flexibility
- [Customize this bullet: describes the formulary they quoted]

# YOUR PHARMACY EXPERIENCE

## OUR PROGRAMS PROVIDE ENHANCED SOLUTIONS TO SUPPORT OUR GROUP CUSTOMERS AND MEMBERS



### Proven Quality

Blue Cross offers a high-quality 4-star rated prescription drug plan (PDP).



### Formulary Management

Promoting clinically sound, cost-effective medications for positive therapeutic outcomes



### Utilization Management

Evaluating the medical necessity, appropriateness, and efficiency of health care services and medications



### Network Management

Managing the pharmacies from which members can receive medications to maximize savings and convenience



### Medication Adherence

Encouraging members to take their medications as prescribed to maximize benefits and reduce risks



## YOUR VALUE

We offer seamless experience when integrating medical with pharmacy for our customers, members and health care providers.

Blue Cross continues to manage our own drug lists or formularies, while making modifications to maximize the benefits for our clients through our negotiated contracts and integration.

TRANSITION PRESCRIPTION FILL  
TO ENSURE THAT THE TRANSITION FOR RETIRES IS SMOOTH WE ASSURE THAT  
PRESCRIPTIONS ARE FILLED AS COVERAGE CHANGES

What is Transition?	Transition eligible medications
<p>During the first 90 days of membership in a BCBSM Medicare plan, members are eligible for a temporary transition fill of Part D medications, up to a 31-day supply. Supplemental drugs are not eligible for a transition fill.</p>	<ul style="list-style-type: none"><li>• Medications that are not on our formulary</li><li>• Medications that are subject to the following:<ul style="list-style-type: none"><li>• Clinical Prior Authorization (PA)</li><li>• Step Therapy (ST)</li><li>• Formulary Quantity Limits (QL)</li></ul></li></ul>

**NOTE:** BCBSM Medicare qualifies ALL members for transition fills at the beginning of the contract/calendar year, not just new members or those experiencing a negative change.



PERSONALIZED ENGAGEMENT

Creating an **easy, useful**  
**and personal experience**  
for every member



## MEMBER EXPERIENCE JOURNEY

OUR MA MEMBER EXPERIENCE STRATEGY ENSURES END-TO-END MEMBER SUPPORT, EMPOWERMENT, AND ENGAGEMENT AT EVERY STAGE OF THEIR JOURNEY

Blue Cross provides custom group solutions for Medicare Advantage enrollment resources and support

Members will receive important MA plan information by mail and can attend open enrollment informational meetings locally or online. In addition, they will receive a helpful welcome call.



Custom member communication plan



Pre-enrollment kit



Member meetings  
Educational webinars



Welcome calls  
Customer service

All members communications are Clear and Simple<sup>®</sup>, driving greater understanding and satisfaction

## OUR COVID-19 RESPONSE PUTS YOUR MEMBERS FIRST

Beginning in March 2020, we actively engaged members, letting them know about available resources and engaging them through ongoing support outreach during the COVID-19 emergency.



### Broad Member Communication

Outbound calls continue as part of ongoing programs.

Direct mail and email communications were sent to members sharing available COVID-19 support resources



### Targeted Member Outreach

Care Management outreach to members who have been identified as living alone, have low income, suffer from comorbidities, or are on dialysis. We continue to identify additional cohorts for Care Management outreach.



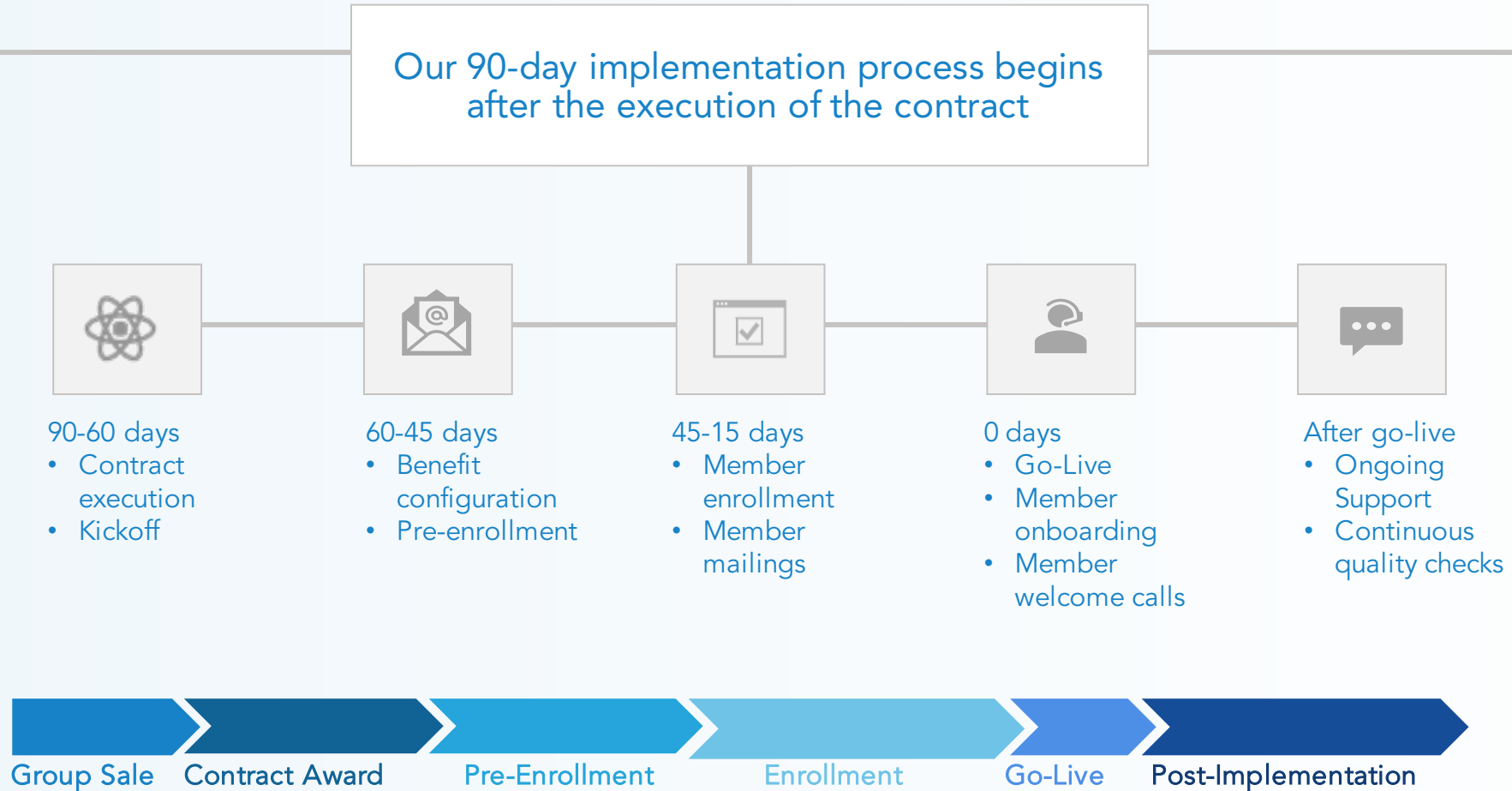
### Expanded Deployment of Resources

Additional programs:

- Grocery Gift Cards
- Meal Delivery
- Safety Care Packages

## IMPLEMENTATION TIMELINE

WE EMPLOY A STRUCTURED APPROACH TO ENSURE A SEAMLESS IMPLEMENTATION; TIMELINES CAN BE ADJUSTED TO BEST MEET YOUR NEEDS



# Questions?



# Thank you

