

# YOU CAN EMPOWER EMPLOYEES TO ACTIVELY MANAGE THEIR TOTAL HEALTH

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HOW

Health care empowerment is often viewed as an individual's responsibility. Yet companies can — and should — play a vital role in fostering patient empowerment among their workers. Gallup reports that thriving employees have 53% fewer missed days due to health issues and substantially lower disease burden due to depression and anxiety, high blood pressure, diabetes, heart attack and chronic pain.<sup>1</sup> That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers solutions that enable your employees to actively manage their care with confidence.

PwC's Health Research Institute projects a medical cost trend as high as 10% in 2021 due to COVID-19.<sup>2</sup> So now — more than ever — it's important to help employees understand their health and take control of their care journey. And these solutions enable them to **move from passive recipient to empowered patient**.

## Primary Care

Consumer surveys from Deloitte consistently show that a **trusted clinician relationship is paramount** — and list the top factors for an ideal health care experience as doctors who listen and care about them, doctors who don't rush and clear communication.<sup>3</sup> That's why Blue Cross NC emphasizes the role of primary care providers (PCPs). They're central to our **Blue Premier<sup>SM</sup> value-based care program**. And as the "quarterback" of their health care team, we encourage members to **select a PCP** on our member portal to support coordinated care, reduce out-of-network utilization and improve quality.

## Telehealth

Part of taking a more active health care role is **choosing to use convenient care options**, when appropriate. One example is Telehealth, which has surged during COVID-19. Consumers using virtual visits rose from 15% in 2019 to 19% in early 2020, then jumped to 28% in April 2020 — and 80% say they're likely to have another virtual visit in the future.<sup>3</sup> **Our standard Telehealth offering includes both acute care and behavioral health**, while self-funded groups can include dermatology and choose between two Telehealth providers.

## Behavioral Health

Empowerment requires a focus on total health encompassing the physical and emotional. Blue Cross NC leverages a technology platform that **allows PCPs to support a patient's behavioral health needs** — leveraging experts and resources at their fingertips to deliver high-quality, whole-person care that's both convenient and compassionate. It also enables the PCP to **monitor their patient's treatment progress** for more coordinated care.

## Nurse Support Program

Empowering patients with a chronic condition can drive better health outcomes and significant savings. Our Condition Care Nurse Support Program **proactively identifies eligible participants** through claims and historical data trends, then engages them to **work with a personal Nurse Advocate** backed by a full team of clinical specialists. Together, and with the help of a PCP, they **create a holistic care plan** to manage the condition and maintain a healthy lifestyle. Our model has engaged 71% of targeted and eligible members with a nurse, lowered 90-day inpatient utilization by 39%, reduced 90-day ER utilization by 18% and increased the rate of members seeing their PCP within 90 days of discharge by 27%.<sup>4</sup>

## EngageHealth<sup>SM</sup>

Actively managing the care journey is essential to better outcomes and lower costs. Yet a major hurdle to success is navigating a health care system that's often too complicated and confusing. **EngageHealth makes health care simpler**.<sup>5</sup> It combines comprehensive clinical care management with the highest level of concierge service for a seamless member experience. Digital tools propel the level of engagement and convenience even higher. The EngageHealth mobile app, powered by Wellframe<sup>®</sup>, sends timely clinical alerts and fosters open communication via two-way text messaging — offering support whenever and wherever needed.

## How they work together...

Blue Cross NC can empower your employees at every step of their health care journey. It starts with building a strong relationship with a PCP — and seeking the care they need, whether from a virtual visit or a behavioral health provider. It means managing a health condition with confidence — and seamlessly navigating the health care system with expert support and digital tools. It's the power of total health.

It's time for **SMARTER, BETTER** health care:  
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1 "If Your Employees Aren't Thriving, Your Business Is Struggling." Gallup: June 26, 2020. Online: [www.gallup.com/workplace/313067/employees-aren-thriving-business-struggling.aspx](http://www.gallup.com/workplace/313067/employees-aren-thriving-business-struggling.aspx) (Accessed October 2020)

2 *Medical cost trend: Behind the numbers 2021*. PwC Health Research Institute: June 2020. Online: [www.pwc.com/us/en/industries/health-industries/library/assets/hri-behind-the-numbers-2021.pdf](http://www.pwc.com/us/en/industries/health-industries/library/assets/hri-behind-the-numbers-2021.pdf) (Accessed October 2020)

3 *Are consumers already living the future of health? Findings from the Deloitte 2020 Survey of US Health Care Consumers*. Deloitte: August 2020. Online: [www.deloitte.com/us/en/insights/industry/health-care/consumer-health-trends.html](http://www.deloitte.com/us/en/insights/industry/health-care/consumer-health-trends.html) (Accessed October 2020)

4 Blue Cross NC internal evaluation of Discharge Nurse Outreach Program for the Plan Year of 2018. "Engaged member" refers to members who engaged with a nurse and developed a care plan after discharge from an inpatient or emergency room visit related to a targeted chronic condition.

5 EngageHealth is available to employers with 500+ subscribers. Wellframe is an independent company that is solely responsible for the services it provides. Wellframe does not offer Blue Cross or Blue Shield products or services.

Product availability can vary based on eligibility criteria; talk to your Blue Cross NC sales representative for details.

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# YOU CAN EMPOWER EMPLOYEES TO MAKE WISE HEALTH CARE CHOICES

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Health care is fiercely personal. And for many, the economics of health care charges emotions even further. Two-thirds of adults are worried about their ability to afford unexpected medical bills — and 44% have concerns about paying prescription costs.<sup>1</sup> That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers solutions that empower your employees to get the right care, at the right place, with the greatest value.

Empowered patients are often more astute health care consumers — and empowered consumers are better positioned to actively manage their care. Each mindset reinforces the other. To achieve better outcomes and lower costs, it's important to support your employees in making wise health care choices. These four solutions can help.

## SmartShopper®

Medical costs can vary widely between facilities, with no relation to quality. Your employees could be paying thousands more for the same test or procedure that's a fraction of the price at a nearby facility. That's where SmartShopper steps in. This **incentive and engagement program** sends employees a cash reward when they **shop for better-value medical services**. And when they make cost-effective health care decisions, your company saves money too — with a **3:1 ROI for self-funded employers** and an **average employer savings of \$654 per incentive**.<sup>2</sup> There's also no network impacts since SmartShopper leverages our existing local and national network of providers.

## Find a Doctor

Staying in-network is key to controlling out-of-pocket costs. Our Find a Doctor tool — available on our member portal and mobile app — makes it simple and convenient. Employees can **filter provider search results using several criteria to compare quality and value**. They can see if a doctor participates in our Blue Premier<sup>SM</sup> value-based care program. They can locate Blue Distinction® centers of excellence. And it's seamlessly integrated with our SmartShopper program.

We're also **expanding outreach to minimize out-of-network utilization**, particularly for our system-centered and high-performance networks. We educate members on choosing the right care at the right place — such as avoiding inappropriate emergency room visits. And our newly redesigned Explanation of Benefits (EOB) clearly shows what they saved by staying in-network, what their plan paid and what they owe the provider. We believe these are all important ways to help members understand their benefits — and use them wisely.

## Rx Savings Solutions®

The average price of drugs purchased by people with employer-based insurance rose by 21% from 2014 to 2018.<sup>3</sup> Rx Savings Solutions is designed to help your employees get the medications they need at the best value. This **pharmacist-designed and -validated service** analyzes prescription drug claims and clinical information to **identify savings opportunities based on your benefit plan**. Then, your employees get a notification via text or email and simple steps to request a change through its Contact Prescriber feature.

## Find a Cost

Cost transparency is a major obstacle for health care consumers. Most simply don't know what they'll owe before entering a provider's office. **Our Find a Cost tool provides total cost of care estimates for 1,600+ types of visits and procedures** — all personalized according to the member's actual plan benefits. Having this information readily available makes it easier for your employees to find the best value.

## How they work together...

Our solutions enable your employees to make **well-informed and cost-effective decisions in their day-to-day health care journey**. They shop for the best value when they need any of the 80+ common procedures SmartShopper handles — and get a cash reward for choosing the better value. They're alerted to a new generic drug Rx Savings Solutions uncovered and contact their prescriber to make the switch — saving them (and you) money. They use our self-service tools to stay in-network and compare costs — and are reminded to get the right care at the right place thanks to our proactive outreach. It's data-driven empowerment, driving the best value.

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<sup>1</sup> "US Statistics on Surprise Medical Billing." JAMA; February 11, 2020. Online: [jamanetwork.com/journals/jama/fullarticle/2760721](http://jamanetwork.com/journals/jama/fullarticle/2760721) (Accessed October 2020).

<sup>2</sup> SmartShopper 2019 book of business.

<sup>3</sup> 2018 Health Care Cost and Utilization Report. Health Care Cost Institute; February 2020. Online: [healthcostinstitute.org/images/pdfs/HCCI\\_2018\\_Health\\_Care\\_Cost\\_and\\_Utilization\\_Report.pdf](http://healthcostinstitute.org/images/pdfs/HCCI_2018_Health_Care_Cost_and_Utilization_Report.pdf) (Accessed October 2020).

Product availability can vary based on eligibility criteria; talk to your Blue Cross NC sales representative for details. Sapphire Digital (makers of SmartShopper) and Rx Savings Solutions are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services. Blue Cross NC offers several decision support tools, such as Find a Doctor and Find a Cost, to aid members in making decisions around their health care experience. These tools are offered for member convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience. Blue Cross NC provides SmartShopper for member convenience and is not liable in any way for services received. Decisions regarding care should be made with the advice of a doctor. Blue Cross NC reserves the right to change or discontinue the program at any time.

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# YOU CAN EMPOWER EMPLOYEES TO NAVIGATE THE HEALTH CARE SYSTEM

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While nearly half of large employers lacked an employee experience strategy in 2019, 73% are making it a priority over the next three years.<sup>1</sup> Blue Cross and Blue Shield of North Carolina (Blue Cross NC) can help. Our solutions support exceptional experiences for your employees at each stage of their health care journey — from managing their plan and resolving issues, to finding care and rewarding healthy actions.

Research from Willis Towers Watson finds that companies with more effective employee experience outperform their peers for top-line growth, bottom-line profitability and return to shareholders.<sup>2</sup> Obviously, multiple factors impact employee experience. But a company's health plan and benefits should help, rather than hinder, the drive to be a high-performance organization. These solutions support that goal by fostering empowering health care experiences for your employees.

## Signature Service

Nearly 70% of large employers are looking to enhance their health care advocacy and navigation services by 2021.<sup>1</sup> We have a ready-made solution for groups of 500+ subscribers. **Signature Service simplifies the health care experience with concierge-level customer service.** A team of highly-trained, highly-skilled Customer Solutions Experts learn about your company culture and specific plan offerings. They can then provide reliable, caring and compassionate support — along with proactive outreach powered by data insights to ease the onboarding process, connect employees to the right clinical programs and reduce barriers to care. You'll get a dedicated 1-800 number to keep wait times to a minimum. And by empowering **employees to make informed health care decisions**, Signature Service promotes cost savings while reducing the workload of your own HR department.

## Blue Connect<sup>SM</sup>

Often, the best experiences are simple and seamless. That's the focus of our Blue Connect member portal and mobile app. It **connects employees with health plan resources anytime and anywhere they need it**, on just about any device in front of them. Use self-service tools to find in-network care and estimate costs before a doctor's visit. Track claims, download EOBs and access a digital member ID card. Get support via secure messaging — or live chat if their employer offers Signature Service. Plus, our team of UX architects and visual interface designers ensure the experience remains smooth and personalized across platforms and over time.

## Personalized Engagement

Communications can make (or break) the employee experience. J.D. Power finds proactive engagement by health plans drives significant improvement in overall customer satisfaction. In fact, helping members keep out-of-pocket costs low boosted overall satisfaction by 23%.<sup>3</sup> **We leverage technology, data and focused action to engage employees in targeted campaigns** via their preferred channels. Topics span from helping employees use their plan effectively and prevent out-of-network charges — to learning about different care options and ways to manage a chronic condition. Plus, our One Voice initiative ensures materials are consistent, clear and easy to understand.

## Blue Rewards<sup>SM</sup>

Among large employers, 3 out of 4 believe incentives are very or moderately effective at increasing employee participation in health promotion and health screening programs.<sup>4</sup> **Blue Rewards is our end-to-end member engagement and incentive platform** — motivating employees to take good care of their health and get the most from their plan, then rewarding them for doing so with gift cards or HRA/HSA credits. Its targeted, multi-touch outreach engages employees throughout the year via their preferred channels. This allows you to drive vital actions and create positive experiences at the same time.

## How they work together...

Benefits customized to meet employee needs is one of the top 5 drivers of happiness at work.<sup>5</sup> Our solutions can help you build empowering experiences for your employees as they navigate the health care system. Quickly solve frustrating issues with Signature Service. Make it easy to find care and manage spending through our member portal and mobile app. Engage with timely, relevant campaigns and reward key health-related actions. These things matter — as smarter, better health care rests on a foundation of positive employee experience.

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<sup>1</sup> Willis Towers Watson 24th Annual Best Practices in Health Care Employer Survey. Willis Towers Watson: November 5, 2019. Online: [www.willistowerswatson.com/en-US/Insights/2019/11/2019-best-practices-in-health-care-employer-survey-highlights](http://www.willistowerswatson.com/en-US/Insights/2019/11/2019-best-practices-in-health-care-employer-survey-highlights) (Accessed October 2020)

<sup>2</sup> "Breakthrough research on employee experience." Willis Towers Watson. Online: [www.willistowerswatson.com/en-us/insights/campaigns/breakthrough-research-on-employee-experience-download](http://www.willistowerswatson.com/en-us/insights/campaigns/breakthrough-research-on-employee-experience-download) (Accessed October 2020)

<sup>3</sup> "Health Plans Have a Customer Engagement Problem." J.D. Power: May 14, 2020. Online: [www.jdpower.com/sites/default/files/file/2020-05/2020053%20U.S.%20Commercial%20Member%20Health%20Plan.pdf](http://www.jdpower.com/sites/default/files/file/2020-05/2020053%20U.S.%20Commercial%20Member%20Health%20Plan.pdf) (Accessed October 2020)

<sup>4</sup> Employer Health Benefits: 2020 Summary of Findings. Kaiser Family Foundation: October 8, 2020. Online: [www.kff.org/report-section/ehbs-2020-summary-of-findings](http://www.kff.org/report-section/ehbs-2020-summary-of-findings) (Accessed October 2020)

<sup>5</sup> Thriving in the New Work-Life World: MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019. MetLife: 2020. Online: [www.metlife.com/efts2019](http://www.metlife.com/efts2019) (Accessed October 2020)

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