

Overview of BVA

Report Mont.. 201806 Service Arrangement ASO Account Name OK PUBLIC EMP HEALTH & WELFARE PLAN Account # All

\$154,917

Total Realized Savings**

9.7%

Shoppable Utilization

Benchmark: 16.6%

25.1%

Penalty Eligible Utilization

Benchmark: 46.0%

Value Metrics (Benchmark)



21.2% 21.3%

Unique Household* Calls
(# Household Calls / # of Subscribers)



51% (39%)

Took Action**

Percent of people who had a procedure and took action to save.



1.4 1.2

Average Number of
Cost Estimates per Call



\$911 (\$1,285)

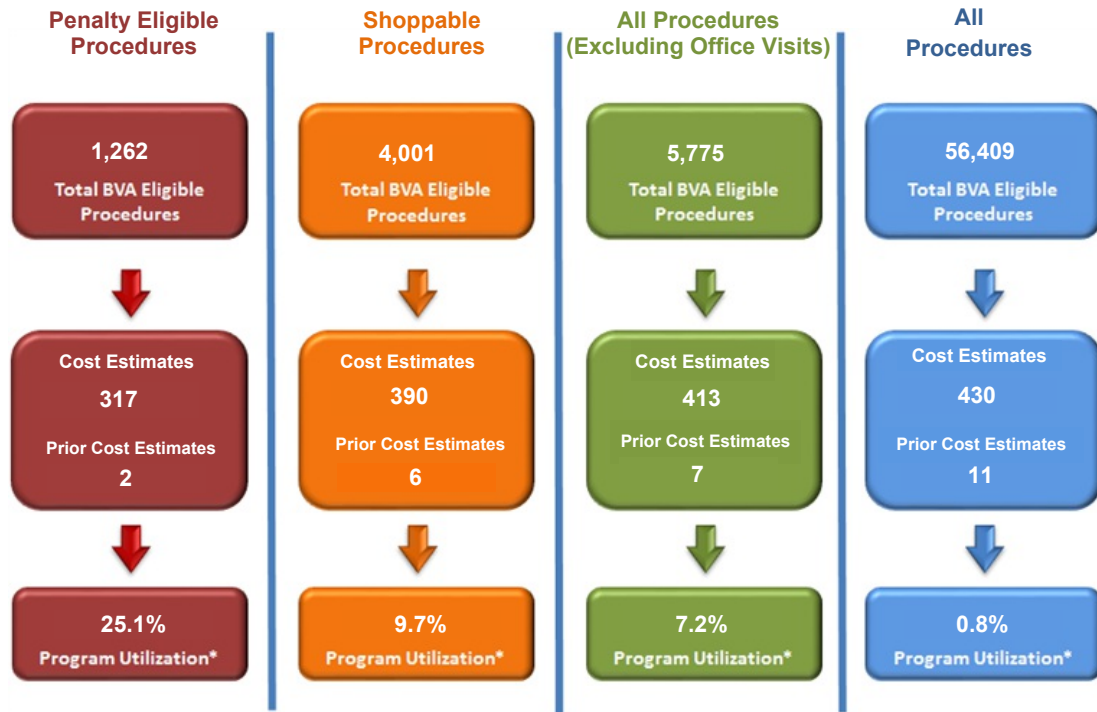
Savings Per
Action Taken**

Top Realized Savings by Procedure Group** (Savings Per Action Taken)

MRI	\$46,463 \$715
CT Scan	\$42,380 \$1,926
Outpatient Surgery	\$33,837 \$3,384
Office Visit	\$9,060 \$174
Musculoskeletal OP	\$8,991 \$2,997

* Household represents all members that fall under a subscriber ID
 ** There will be no savings data for Fully Insured Accounts
 Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

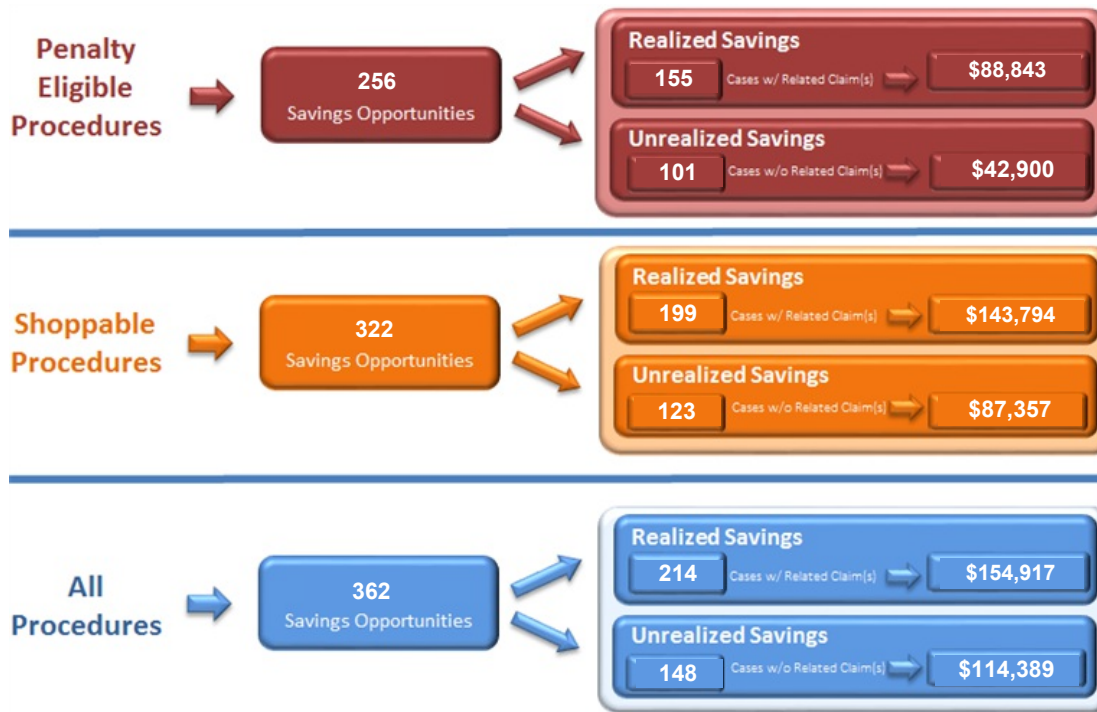
BVA Utilization Summary



* Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

** BVA Eligible Procedures & Cost Estimates prior to official start dates are not included in utilization calculation.

BVA Savings Summary



* Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

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BVA Savings Highlights

Penalty Eligible Procedures	Claim Distribution By Action				Took Action	Savings Per Action Taken
	Lower Cost	Recommended	Requested	Higher Cost		
	34%	13%	23%	29%		
	63	24	43	53	48%	\$1,021

Shoppable Procedures	Claim Distribution By Action				Took Action	Savings Per Action Taken
	Lower Cost	Recommended	Requested	Higher Cost		
	36%	12%	25%	28%		
	85	28	59	66	47%	\$1,273

All Procedures	Claim Distribution By Action				Took Action	Savings Per Action Taken
	Lower Cost	Recommended	Requested	Higher Cost		
	42%	9%	24%	25%		
	141	29	79	83	51%	\$911

* Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

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BVA Savings Detail

Top 3 Actual Savings BVA Procedure



Realized Savings

Procedure Group	Realized Savings	% of Total Realized Savings	Total Claims	Total Claims with Savings	Saving Per Action Taken
MRI	\$46,463	30%	120	65	\$715
CT Scan	\$42,380	27%	63	22	\$1,926
Outpatient Surgery	\$33,837	22%	16	10	\$3,384
Office Visit	\$9,060	6%	87	52	\$174
Musculoskeletal OP	\$8,991	6%	7	3	\$2,997
Joint Replacement	\$5,934	4%	2	1	\$5,934
Women's Health	\$5,154	3%	10	5	\$1,031
Other Procedures	\$1,897	1%	5	4	\$474
Ultrasound	\$412	0%	7	3	\$137
Diagnostic Radiology	\$343	0%	2	1	\$343
Colonoscopy	\$327	0%	6	2	\$164
X-Ray Imaging	\$119	0%	3	1	\$119
Wound Repair	\$0	0%	0	0	\$0
Cardiovascular Diagnostic	\$0	0%	0	0	\$0
Musculoskeletal IP	\$0	0%	0	0	\$0
Cardiovascular Surgery	\$0	0%	0	0	\$0
Inpatient Surgery	\$0	0%	0	0	\$0
Bariatric	\$0	0%	0	0	\$0
Minimally Invasive	\$0	0%	4	1	\$0
ENT	\$0	0%	0	0	\$0
Childbirth	\$0	0%	0	0	\$0
Grand Total	\$154,917	100%	332	170	\$911

Unrealized Savings

Procedure Group	Unrealized Savings	% of Total Unrealized Savings	Cases
Joint Replacement	\$27,922	24%	3
CT Scan	\$24,752	22%	46
MRI	\$18,148	16%	55
Inpatient Surgery	\$10,080	9%	1
Musculoskeletal OP	\$10,064	9%	2
Childbirth	\$6,488	6%	4
Other Procedures	\$5,699	5%	6
Diagnostic Radiology	\$3,231	3%	6
Colonoscopy	\$3,190	3%	5
Women's Health	\$3,069	3%	6
Office Visit	\$1,603	1%	10
X-Ray Imaging	\$144	0%	2
Ultrasound	\$0	0%	1
Bariatric	\$0	0%	1
Cardiovascular Diagnostic	\$0	0%	0
Cardiovascular Surgery	\$0	0%	0
ENT	\$0	0%	0
Minimally Invasive	\$0	0%	0
Musculoskeletal IP	\$0	0%	0
Wound Repair	\$0	0%	0
Outpatient Surgery	\$0	0%	0
Grand Total	\$114,389	100%	148

* Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

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BVA Potential Savings

Top 3 Potential Savings BVA Procedure



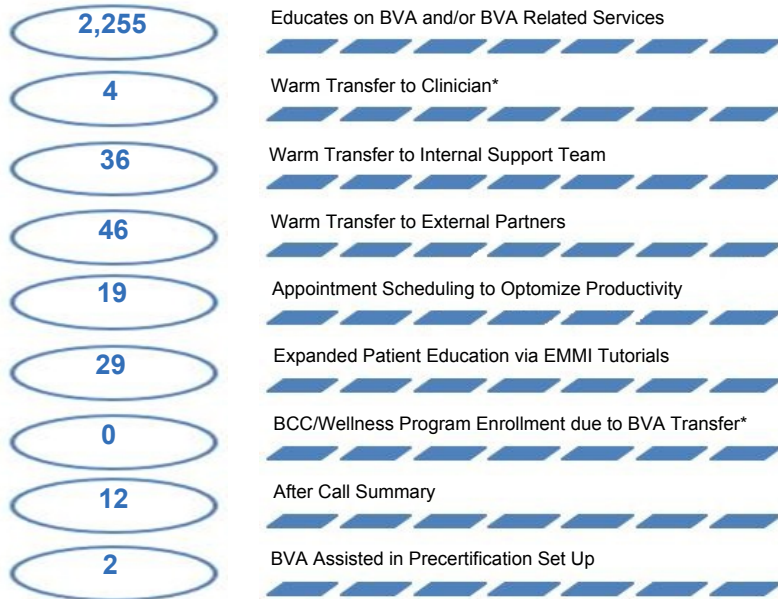
BVA Potential savings

Procedure Group	Potential Savings	% of Total Potential Savings	Episodes	Potential Savings Per Episode	Took Action %	Estimated Savings (Current Utiliz..)	Estimated Savings (10% Utilization)	Estimated Savings (15% Utilization)	Estimated Savings (5% Utilization)
Office Visit	\$3,733,815	46%	50,634	\$60	51%	\$14,574	\$191,189	\$286,784	\$95,595
Musculoskeletal OP	\$561,953	7%	125	\$3,520	51%	\$2,193	\$28,775	\$43,162	\$14,387
Outpatient Surgery	\$386,508	5%	222	\$1,615	51%	\$1,509	\$19,791	\$29,687	\$9,896
CT Scan	\$380,315	5%	626	\$612	51%	\$1,484	\$19,474	\$29,211	\$9,737
Women's Health	\$356,686	4%	530	\$347	51%	\$1,392	\$18,264	\$27,396	\$9,132
MRI	\$351,198	4%	636	\$536	51%	\$1,371	\$17,983	\$26,975	\$8,992
Joint Replacement	\$337,803	4%	43	\$5,317	51%	\$1,319	\$17,297	\$25,946	\$8,649
Diagnostic Radiology	\$273,104	3%	578	\$786	51%	\$1,066	\$13,984	\$20,976	\$6,992
Cardiovascular Surgery	\$249,224	3%	339	\$1,176	51%	\$973	\$12,761	\$19,142	\$6,381
Inpatient Surgery	\$224,709	3%	87	\$2,351	51%	\$877	\$11,506	\$17,259	\$5,753
Minimally Invasive	\$213,347	3%	205	\$1,135	51%	\$833	\$10,924	\$16,387	\$5,462
Other Procedures	\$194,739	2%	522	\$446	51%	\$760	\$9,972	\$14,957	\$4,986
ENT	\$192,127	2%	145	\$1,271	51%	\$750	\$9,838	\$14,757	\$4,919
Musculoskeletal IP	\$175,178	2%	15	\$9,958	51%	\$684	\$8,970	\$13,455	\$4,485
Colonoscopy	\$163,043	2%	304	\$539	51%	\$636	\$8,349	\$12,523	\$4,174
Ultrasound	\$102,395	1%	756	\$127	51%	\$400	\$5,243	\$7,865	\$2,622
Childbirth	\$97,438	1%	72	\$927	51%	\$380	\$4,989	\$7,484	\$2,495
X-Ray Imaging	\$25,771	0%	522	\$84	51%	\$101	\$1,320	\$1,979	\$660
Wound Repair	\$15,168	0%	30	\$359	51%	\$59	\$777	\$1,165	\$388
Cardiovascular Diagnostic	\$11,279	0%	18	\$610	51%	\$44	\$578	\$866	\$289
Bariatric	\$0	0%	0	\$1,537	51%	\$0	\$0	\$0	\$0
Grand Total	\$8,045,800	100%	56,409	\$1,586	51%	\$31,405	\$411,984	\$617,976	\$205,992

* Data Incurred: 7/1/2017 - 6/30/2018 Claims Paid Through: 8/30/2018

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Additional Activities



* Transfers to clinician could include discussions on a specific procedure or condition, as well as chronic condition management, as applicable to the group's BCC package.



BlueCross BlueShield
of Oklahoma

WELLBEING MANAGEMENT

Available 1/1/2019



WHY ARE WE CHANGING?

To better align with your priorities.

We Know:

You need to save more money, now and later.

Having a member-centered focus drives more engagement, which drives better outcomes and more savings.

Engagement needs to be easier.
Members want to connect through
their preferred channel.

A full-page background image showing three business professionals walking down a modern office staircase. On the left, a man in a light blue shirt and tie walks down the stairs. In the center, a woman in a white blazer and light-colored pants walks down. On the right, an older man in a dark suit and tie walks down. The staircase has a glass railing and is set in a bright, modern office environment.

THE BOTTOM LINE

MORE ENGAGED MEMBERS

New programs lead to **1.8 TIMES** higher member engagement

MORE SAVINGS

Higher engagement drives near-term, hard-dollar, measurable savings in a range of **\$10–\$35 PEPM***

*Dependent on the product package.



Commitment to **CONTINUOUS INNOVATION**

Finding fresh ways to impact behaviors that can result in cost savings for employers and members is a priority.

We will continually deliver valuable enhancements.

WELLBEING MANAGEMENT

is replacing Blue Care Connection®

Redesigned to meet the needs of your employees and your business, this new offering includes:



Holistic Health Management, a member-centered approach to care management



Advanced Analytics that allow more precise and proactive member engagement



Expanded Utilization Management to prevent misuse and unnecessary costs, while improving member and provider experiences



Digital Enhancements that allow members to engage via their preferred channel



Comprehensive Reporting to quantify and track all the ways we engage your members



IMPROVING HEALTH OUTCOMES

Through enhanced clinical operations



HOLISTIC HEALTH MANAGEMENT (HHM)

A more consistent, member-centered approach to care management



REDUCE COSTS

- Engage the highest-risk members through targeted and timely outreach
- Focus on interventions that drive savings, such as reducing unnecessary admissions, readmissions and emergency room visits



IMPROVE OUTCOMES

- Comprehensive care management, from preventive to chronic/complex to lifelong wellness
- Designated clinician and multidisciplinary team support complex cases

HOW DOES HHM WORK?

By providing clinical outreach
for those who need it most,
when they need it most



FOR IDENTIFIED MEMBERS

A HEALTH ADVISOR:

- Leverages member data to identify potential health issues before they occur
- Coordinates all health concerns, regardless of condition
- Works with multidisciplinary team to address complex health challenges; partners with specialists as necessary
- Proactively engages and educates member via flexible, convenient channels
- Builds trusted relationship to improve member engagement

CASE STUDY: HOW ENGAGEMENT TIES TO SAVINGS



- Blue Care Connection®
- Holistic Health Management

Holistic Health Management delivers
1.8 TIMES GREATER
engagement

A year-long study of a representative sample of our insured membership demonstrated:

Savings Drivers	Savings PEPM for Engaged Employees
Emergency Room (ER) Alerts and Potentially Avoidable ER Reduction	\$58
Diabetes Comorbid	\$212
Risk of Readmission	\$950
Behavioral Health Risk of Readmission	\$1,300
High-cost Claimants	\$441

*Of those members who were identified for outreach

JANE'S MEMBER JOURNEY



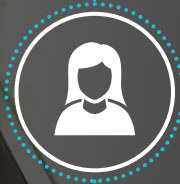
Jane has just learned she has breast cancer. She hasn't decided whether to seek treatment because she is unsure if her small-town physician can help with her condition.



A health advisor contacts Jane, reviews her benefits with her and encourages her to continue seeing her local physician.



He discusses options for where Jane can receive treatment, including a cancer specialty center.



The health advisor works with Jane as she applies for medical leave from her job and refers her to community resources through the American Cancer Society.



Jane decides to seek treatment at the Blue Distinction® Center and continue routine mammograms with her local physician. With the health advisor's help, she was able to find an alternative setting for her radiation treatment, saving her travel and lodging expenses.



SMARTER ANALYTICS

Drive engagement of the right member,
for the right reason, at the right time

PRIORITIZING

interventions that have the greatest impact

DELIVERING

interventions at the right time in the member journey

Sample outreach triggers include:

- High emergency room utilization
- Multiple chronic conditions
- High risk for readmission
- Probability of becoming high-cost claimant or current high-cost claimant





EXPANDED UTILIZATION MANAGEMENT

Creates more savings and a better experience

Modernized and **EXPANDED** Utilization Management

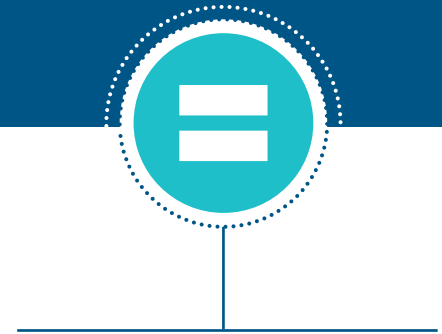
Addresses the full spectrum of health care costs:



EXPANDED
Outpatient



EXPANDED
Pharmacy



Near-term,
hard-dollar savings
and upfront
transparency for
members and
providers



A COMPREHENSIVE DIGITAL EXPERIENCE

Creating convenience and driving engagement

UPGRADING HOW WE DIGITALLY ENGAGE MEMBERS

A MULTI-FACETED APPROACH
that supports employees when,
where and how they prefer



New digital communication options
to interact with clinical staff
(Secure messaging, click to schedule
appointment with health advisor)



Targeted outreach via a variety
of convenient channels
(Mobile app, web, phone, text, email)



Expanded wellness and lifestyle
coaching online or telephonically





Well onTarget®

WELLBEING ACTIVITIES FURTHER
ENGAGE MEMBERS



Engaging Everyone



Assessing Health



Worksite Wellness*



Wellness Coaching**



Member Web Portal

*Buy-up dependent

**Available with Empower+ and Health Advocacy Solutions

CHOLESTEROL

Stress Management

Diabetes Prevention & Management

**Weight
Management**

SLEEP HEALTH

**Musculoskeletal
Disorders**

**Chronic Obstructive
Pulmonary Disorder**

Physical Fitness

**CONGESTIVE
HEART FAILURE**

NUTRITION

Tobacco Cessation

Coronary Artery Disease

BLOOD PRESSURE

ASTHMA

**Metabolic
Syndrome**

**MATERNITY
HEALTH**

Dental Health

**Financial
Wellbeing**

ONLINE RESOURCES AND COACHING

Help Employees Hit Health Targets

Integration with DIGITAL HEALTH PARTNERS



Metabolic Syndrome
Reversal Program

natura)(yslim®

Lose weight. Not pleasure.

Obesity-related Chronic
Disease Prevention Solutions



Healthy habits, built over time

Diabetes Management



Effectively manage diabetes

Naturally Slim is an independent company that provides Metabolic Syndrome Management for Blue Cross and Blue Shield of Oklahoma. Naturally Slim is solely responsible for the products and services that it provides.

Omada is an independent company that provides Obesity-related Chronic Disease Prevention Solutions for Blue Cross and Blue Shield of Oklahoma. Omada is solely responsible for the products and services that it provides.

Livongo is an independent company that provides Diabetes Management Solutions for Blue Cross and Blue Shield of Oklahoma. Livongo is solely responsible for the products and services that it provides.



CONTINUING ESSENTIAL SERVICES

24/7 Nurseline and Special Beginnings®

24/7 NURSELINE

The Right Care at the Right Time



Guides members to primary care physician, urgent care, emergency room or other care as necessary – to improve health quality and lower costs



Answers general health questions



Staffed by registered nurses



Can direct members to audio library of 1,000+ health topics



SPECIAL BEGINNINGS®

A Healthier Start

Early identification of high-risk pregnancies and increased opportunities for interventions that can result in cost savings and better clinical outcomes

Voluntary, confidential program from early pregnancy to six weeks post-delivery that includes:

- Support, education and monitoring
- Pregnancy risk factor identification
- Access to online resource center



IMPROVING REPORTING

To quantify all the ways we
help your employees

BETTER
REPORTING



GREATER
INSIGHT

Improved reporting includes aggregate data on participation and outcomes for all programs and channels, not just Holistic Health Management.

Learn how and why your employees connect and interact with us through **one comprehensive report.**

Gain a deeper understanding of the issues, concerns and motivations of your population that can help guide future decision making.



CHOOSE THE MODEL

That best fits your business goals
and employees' needs

ENABLE AND EMPOWER+

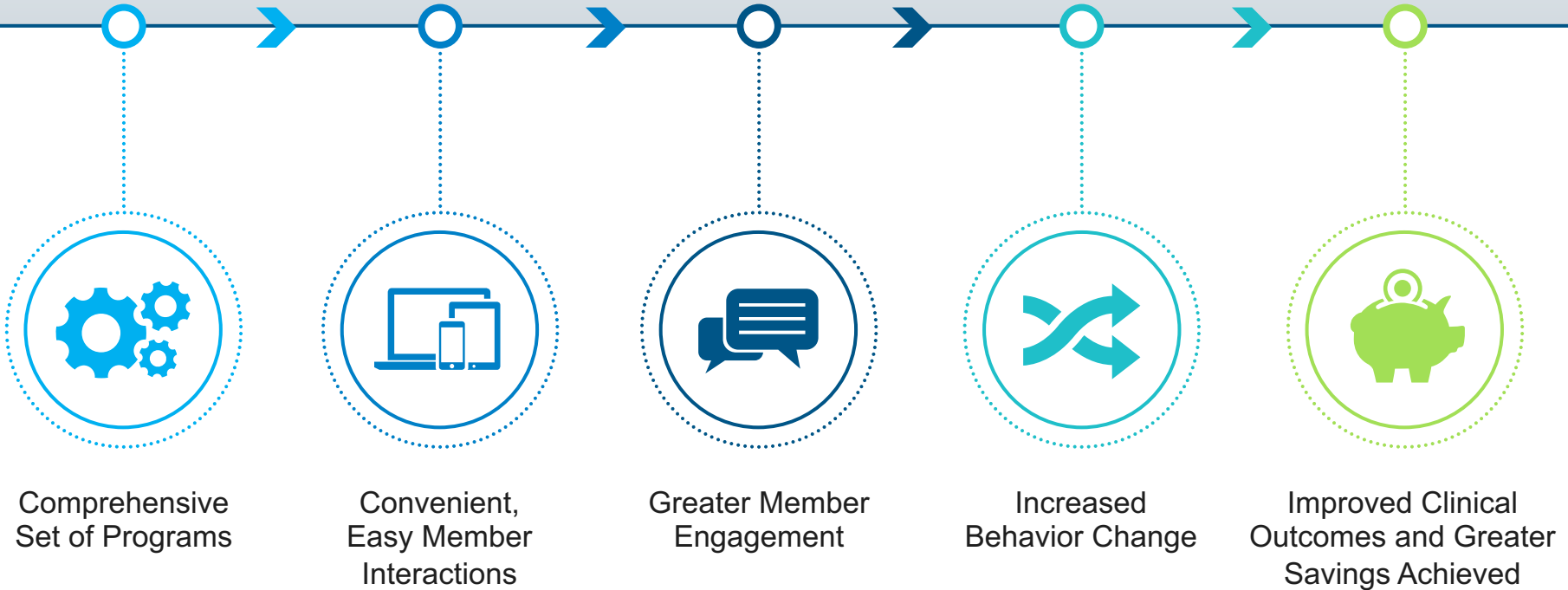
Category	Enable ASO 151+	Empower+ ASO and FI 151+ Includes everything in Enable plus:
Utilization Management (UM) Expansion	<ul style="list-style-type: none"> Continued inpatient UM Expanded outpatient UM Specialty drug preauthorization expansion 	<ul style="list-style-type: none"> Additional outpatient UM expansion for ASO (advanced imaging and cardiology) Additional outpatient UM expansion for FI (advanced imaging, cardiology, pain management, joint and spine surgery, radiation therapy and genetic testing)
Holistic Health Management (HHM)	<ul style="list-style-type: none"> Multidisciplinary clinical team Health advisor that focuses on member and family Proactive management of high-cost, high-complexity members 	<ul style="list-style-type: none"> 3x as much proactive outreach to high-cost, high-complexity members
HHM Analytics	Optimized analytics and outreach triggers based on ongoing statistical analysis of savings potential	
Wellness, Coaching and 24/7 Support	<ul style="list-style-type: none"> Well onTarget® wellness portal Expanded digital content via Well onTarget Fitness Program Blue PointsSM Special Beginnings® 24/7 Nurseline 	<ul style="list-style-type: none"> Interactive wellness coaching via Well onTarget Digital health partner access (Livongo, Omada, Naturally Slim)*
Performance Guarantees*	<ul style="list-style-type: none"> Member engagement guarantees for accounts that qualify 	<ul style="list-style-type: none"> Return on investment guarantees available for accounts that qualify
Reporting	Enhanced reporting for all packages	



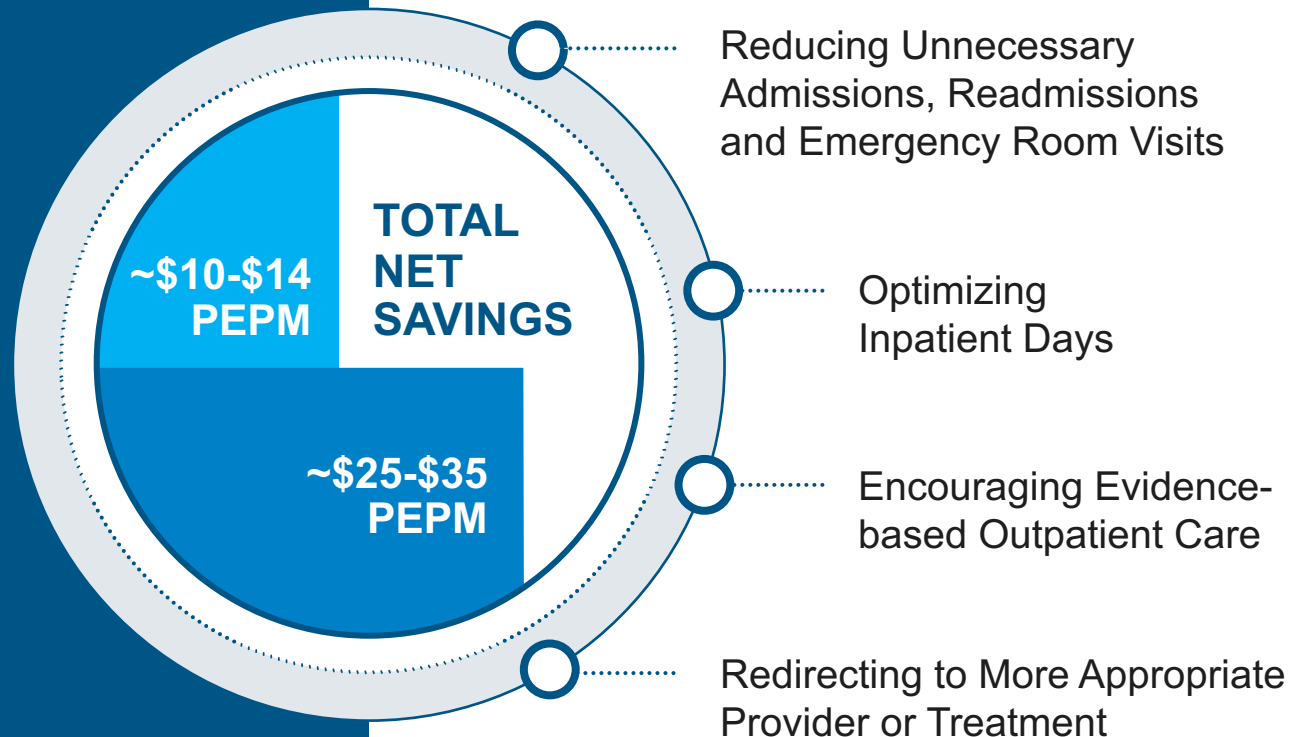
THE WHOLE EXPERIENCE

Adds up to results

MORE ENGAGEMENT = NEAR-TERM AND SUSTAINED SAVINGS



COST SAVINGS RESULTS



● Enable

● Empower+



APPENDIX

ALIGNING WITH CUSTOMER PRIORITIES



Consumerism and Wellbeing

Inspiring employees to play a stronger role in their own health through enhanced technology



Chronic and Critically Ill

Providing holistic, on-demand support for our highest-risk members



Easy to Work With

Allowing employees to easily interact through a variety of convenient channels



Innovation

Continually delivering valuable enhancements through 2020 and beyond



Affordability of Care

Finding fresh ways to impact behaviors that can result in cost savings for employers and members

A MODERN APPROACH TO HEALTH AND WELLBEING

BLUE CARE CONNECTION[®]

WELLBEING MANAGEMENT

Utilization Management (UM) fixed



UM expansion variable options

Separate programs for disease management and case management supported by different clinicians



Holistic Health Management supported by a multidisciplinary team

Telephonic lifestyle management program



Tobacco cessation and weight management support via Well onTarget[®]

Limited digital, self-management wellness content and coaching



Extensive digital, self-management wellness content and coaching via Well onTarget

Telephonic engagement



Multi-channel engagement (telephonic, email, secure messaging, click to schedule a call)

Cost avoidance



Near-term, hard-dollar cost savings

Health Care Management Evolution

	Blue Care Connection®		Wellbeing Management	
Category	Standard	Enhanced	Enable (ASO 151+)	Empower+ (ASO and FI 151+)
Utilization Management	Basic inpatient and outpatient UM post-service medical review		<ul style="list-style-type: none"> Tightly managed inpatient and outpatient UM for an expanded list of services Pre-service medical review, leading to member transparency and a reduction in post-service denials 	
	Specialty drug preauthorization list: ~ 35 drugs		Specialty drug preauthorization list expansion: ~ 135 drugs	
	No vended outpatient preauthorization requirements		Vended outpatient preauthorization requirements available as a buy-up	Vended outpatient preauthorization requirements included in the package are: ASO - advanced imaging and cardiology; FI - advanced imaging, cardiology, pain management, joint and spine surgery, radiation therapy and genetic testing
Care Management	Separate care management programs: Case Management, Condition Management, Care Coordination and Early Intervention (CCEI®), Behavioral Health		Holistic Health Management (HHM): Integrated multidisciplinary clinical team. This is a shift away from episodic, siloed, condition-specific care toward an inclusive approach of preventive care and complex/chronic care management.	
	Focus on gap closure		Enhanced clinical analytics enable smarter, data-driven clinical management for high-risk and high-cost members: Targets engagement of 1% of members	Enhanced clinical analytics enable smarter, data-driven clinical management for high-risk and high-cost members: Targets engagement of 3% of members
	–		Secure messaging and click to schedule a time to talk with clinician (for members engaged with an HHM clinical team)	
Wellness and Condition Coaching	<ul style="list-style-type: none"> Well onTarget® member wellness portal Fitness Program Blue PointsSM Wearable integration 		<ul style="list-style-type: none"> Enhanced Well onTarget portal including a personalized dashboard tailored to the individual based on Health Assessment, demographics and biometric measures Fitness Program Blue Points Wearable and nutrition app integration 	
	Limited digital, self-management wellness content, covering four topics		<ul style="list-style-type: none"> Expanded digital, self-management wellness content, covering 21 topics Collection of recommended activities, tools and content on a specific health topic that support members through a self-paced behavior change program, including articles, podcasts, trackers and challenges 	
	Lifestyle Management program coaches to consult members on weight management, tobacco cessation and metabolic syndrome		<ul style="list-style-type: none"> Access to digital, self-directed wellness content covering weight management, tobacco cessation, metabolic syndrome and more Interactive wellness coaching via the Well onTarget portal available as a buy-up 	Interactive wellness coaching via the Well onTarget portal (phone or secured message) available for nine core topics and 21 additional topics. All core coaching topics have measurable goals, supporting trackers and assessments.
	Special Beginnings® dedicated clinical team (telephonic service) for early identification and interventions for high-risk pregnancies		<ul style="list-style-type: none"> Maternity self-management content available via Well onTarget Special Beginnings program also included 	
	–		Digital health partner access available as a buy-up	Access to digital health partners available for no extra fee; accounts that choose to integrate will be responsible for claims payment
24/7 Clinical Support	24/7 Nurseline: Guiding members to the right level of care to address their health concerns		24/7 Nurseline: Guiding members to the right level of care to address their health concerns	

Utilization Management Expansion – Preauthorization

Preauthorization Service Category	Wellbeing Management	
	Enable ASO 151+	Empower+ ASO and FI 151+
Specialty Drug Preauthorization Expansion	●	●
Selected Outpatient Procedures	●	●
Advanced Imaging and Cardiology	Extra Fee	●
Pain Management and Joint and Spine Surgery	Extra Fee	Extra Fee (ASO)*
Radiation Therapy and Genetic Testing	Extra Fee	Extra Fee (ASO)*

*Included for FI

DAVID'S MEMBER JOURNEY



David, age 67, has untreated diabetes along with several other serious health conditions. He has recently been hospitalized.



Over the course of several phone calls, a health advisor learns David has never had any diabetes education. He does not visit a doctor, take medication or follow a diabetic diet. The health advisor also learns that David cannot afford insulin and needs to see an eye doctor.



The health advisor verifies David's benefits, enrolls him in a diabetes education program, finds providers in his network and makes appointments to help get David started on the path to better health.



After his hospitalization and experience with the health advisor, David now follows up regularly with his primary care physician and gets the care he needs.



Thanks to the health advisor's help finding coupons and medication costs and setting up financial assistance for his medical bills, David can more easily stick to his treatment plan for the long term.

NOTE: Do not use all of these slides in your presentation. Please **pick one or two** of the most appropriate options for your client.



WELLBEING MANAGEMENT PACKAGE OPTIONS

2019 Health Management & Advocacy

Category	Key Differences	Wellbeing Management		Health Advocacy Solutions ASO 1,000+
		Enable ASO 151+	Empower+ ASO and FI 151+	
Utilization Management Expansion	Inpatient Utilization Management (UM)	●	●	●
	Specialty Drug Preauthorization Expansion	●	●	●
	Outpatient UM Expansion	●	●	●
	Additional Outpatient UM Expansion – Advanced Imaging and Cardiology	Extra Fee	●	●
	Additional Outpatient UM Expansion – Pain Management, Joint and Spine Surgery	Extra Fee	Extra Fee (ASO)*	●
	Additional Outpatient UM Expansion – Radiation Therapy and Genetic Testing	Extra Fee	Extra Fee (ASO)*	Extra Fee
Holistic Health Management	Multidisciplinary Clinical Team	●	●	●
	Behavioral Health (Inpatient and Outpatient) – Auto-included for all groups	Extra Fee	●	●
	Health Management of 1% of member population	●		
	Health Management of 3% of member population		●	●
	Health Management of 6% or 10% of member population			Extra Fee
	Expanded Communication Channels with health advisor (e.g., secure messaging, click-to-schedule)	●	●	●
	Medication Therapy Management	Extra Fee***	Extra Fee (ASO)***	●
	Expanded Advocate Outreach Call Triggers and/or Clinical Outreach Call Triggers			Extra Fee
Wellness, Coaching and 24/7 Support	Well onTarget® Portal and Expanded Digital Content/Blue Points™	●	●	●
	Interactive Wellness Coaching via Well onTarget	Extra Fee	●	●
	Maternity Management	●	●	●
	Digital Health Partner Access (Livongo, Omada, Naturally Slim)	Extra Fee	●**	●
	24/7 Nurseline	●	●	●
	Fitness Program	●	●	●
Concierge Service	Integrated Clinical and Non-Clinical Advocate Team (e.g., advisory services – benefits, redirection)			●
	Designated/Dedicated Staff with Advanced Customer Service Excellence Training			●
	Simplicity (one phone number for all questions and click to chat with a health advocate)			●
Navigation and Engagement	Member Rewards	Extra Fee	Extra Fee**	●
	Navigation Advocacy	Extra Fee	Extra Fee	●
	Engagement Requirements – Bundle 1: MRI, CT Scan and/or Bundle 2: Diagnostic Radiology, Joint Replacement, Bariatric, Women's Health and Musculoskeletal Inpatient and Outpatient			Extra Fee
Return on Investment Performance Guarantee	Return on Investment (ROI) Performance Guarantee		●**	●

*Included for FI **Available for ASO clients only ***Medication Therapy Management is only available for accounts with Prime

2019 Health Management & Advocacy

2019 Health Management & Advocacy		Wellbeing Management	
Category	Key Differences	Enable ASO 151+	Empower+ ASO and FI 151+
Utilization Management Expansion	Inpatient Utilization Management (UM)	•	•
	Specialty Drug Preauthorization Expansion	•	•
	Outpatient UM Expansion	•	•
	Additional Outpatient UM Expansion – Advanced Imaging and Cardiology	Extra Fee	•
	Additional Outpatient UM Expansion – Pain Management, Joint and Spine Surgery	Extra Fee	Extra Fee (ASO)*
	Additional Outpatient UM Expansion – Radiation Therapy and Genetic Testing	Extra Fee	Extra Fee (ASO)*
Holistic Health Management	Multidisciplinary Clinical Team	•	•
	Behavioral Health (Inpatient and Outpatient) – Auto-included for all groups	Extra Fee	•
	Health Management of 1% of member population	•	
	Health Management of 3% of member population		•
	Expanded Communication Channels with health advisor (e.g., secure messaging, click-to-schedule)	•	•
	Medication Therapy Management	Extra Fee***	Extra Fee (ASO)***
Wellness, Coaching and 24/7 Support	Well onTarget® Portal and Expanded Digital Content/Blue Points™	•	•
	Interactive Wellness Coaching via Well onTarget	Extra Fee	•
	Maternity Management	•	•
	Digital Health Partner Access (Livongo, Omada, Naturally Slim)	Extra Fee	•**
	24/7 Nurseline	•	•
	Fitness Program	•	•
Navigation and Engagement	Member Rewards	Extra Fee	Extra Fee**
	Navigation Advocacy	Extra Fee	Extra Fee
Return on Investment Performance Guarantee	ROI Performance Guarantee		•**

*Included for FI **Available for ASO clients only ***Medication Therapy Management is only available for accounts with Prime

2019 Health Management & Advocacy

		Wellbeing Management
Category	Key Differences	Enable ASO 151+
Utilization Management Expansion	Inpatient Utilization Management (UM)	•
	Specialty Drug Preauthorization Expansion	•
	Outpatient UM Expansion	•
	Additional Outpatient UM Expansion – Advanced Imaging and Cardiology	Extra Fee
	Additional Outpatient UM Expansion – Pain Management, Joint and Spine Surgery	Extra Fee
	Additional Outpatient UM Expansion – Radiation Therapy and Genetic Testing	Extra Fee
Holistic Health Management	Multidisciplinary Clinical Team	•
	Behavioral Health (Inpatient and Outpatient) – Auto-included for all groups	Extra Fee
	Health Management of 1% of member population	•
	Expanded Communication Channels with health advisor (e.g., secure messaging, click-to-schedule)	•
	Medication Therapy Management	Extra Fee*
Wellness, Coaching and 24/7 Support	Well onTarget® Portal and Expanded Digital Content/Blue Points™	•
	Interactive Wellness Coaching via Well onTarget	Extra Fee
	Maternity Management	•
	Digital Health Partner Access (Livongo, Omada, Naturally Slim)	Extra Fee
	24/7 Nurseline	•
	Fitness Program	•
Navigation and Engagement	Member Rewards	Extra Fee
	Navigation Advocacy	Extra Fee

*Medication Therapy Management is only available for accounts with Prime

2019 Health Management & Advocacy

		Wellbeing Management
Category	Key Differences	Empower+ ASO and FI 151+
Utilization Management Expansion	Inpatient Utilization Management (UM)	•
	Specialty Drug Preauthorization Expansion	•
	Outpatient UM Expansion	•
	Additional Outpatient UM Expansion – Advanced Imaging and Cardiology	•
	Additional Outpatient UM Expansion – Pain Management, Joint and Spine Surgery	Extra Fee (ASO)*
	Additional Outpatient UM Expansion – Radiation Therapy and Genetic Testing	Extra Fee (ASO)*
Holistic Health Management	Multidisciplinary Clinical Team	•
	Behavioral Health (Inpatient and Outpatient) – Auto-included for all groups	•
	Health Management of 3% of member population	•
	Expanded Communication Channels with health advisor (e.g., secure messaging, click-to-schedule)	•
	Medication Therapy Management	Extra Fee (ASO)***
Wellness, Coaching and 24/7 Support	Well onTarget® Portal and Expanded Digital Content/Blue Points™	•
	Interactive Wellness Coaching via Well onTarget	•
	Maternity Management	•
	Digital Health Partner Access (Livongo, Omada, Naturally Slim)	•**
	24/7 Nurseline	•
	Fitness Program	•
Navigation and Engagement	Member Rewards	Extra Fee**
	Navigation Advocacy	Extra Fee
Return on Investment Performance Guarantee	ROI Performance Guarantee	•**

*Included for FI **Available for ASO clients only ***Medication Therapy Management is only available for accounts with Prime

EMPOWER+ AND HEALTH ADVOCACY SOLUTIONS

Category	Empower+ ASO and FI 151+	Health Advocacy Solutions ASO 1,000+
Utilization Management (UM) Expansion	<ul style="list-style-type: none"> Continued inpatient UM Expanded outpatient UM Specialty drug preauthorization expansion Additional outpatient UM expansion for ASO (advanced imaging and cardiology) Additional outpatient UM expansion for FI (advanced imaging, cardiology, pain mgmt, joint and spine surgery, radiation therapy and genetic testing) 	<ul style="list-style-type: none"> Continued inpatient UM Specialty drug preauthorization expansion Configurable outpatient UM options (advanced imaging, cardiology, pain management, joint and spine surgery, radiation therapy, genetic testing and dialysis pre-notification) Options for engagement requirements
Holistic Health Management (HHM)	<ul style="list-style-type: none"> Multidisciplinary clinical team Health advisor that focuses on member and family Proactive management of high-cost, high-complexity members 3x as much proactive outreach to high-cost, high-complexity members 	<ul style="list-style-type: none"> Scalable proactive outreach 3%, 6% or 10% of entire population Additional levels of triggered outreach from preventive and gap-in-care communications to call triggers such as high ER risk, top five diagnoses and clinical health advocate call triggers such as new diagnosis and high-risk readmission External vendor referral management
HHM Analytics	Optimized analytics and outreach triggers based on ongoing statistical analysis of savings potential	
Wellness, Coaching and 24/7 Support	<ul style="list-style-type: none"> Well onTarget® wellness portal Expanded digital content via Well onTarget Blue Points™ Special Beginnings® 24/7 Nurseline Interactive wellness coaching via Well onTarget Digital health partner access (Livongo, Omada, Naturally Slim)* 	<ul style="list-style-type: none"> Well onTarget wellness portal Expanded digital content via Well onTarget Blue Points Interactive wellness coaching via Well onTarget Integrated maternity management and after-hours nurseline Digital health partner access (Livongo, Omada, Naturally Slim)
Performance Guarantees*	<ul style="list-style-type: none"> Member engagement guarantees for accounts that qualify Return on investment guarantees available for accounts that qualify 	<ul style="list-style-type: none"> Return on investment guarantees, fees at risk and innovative performance payback for engagement and outcomes are available for accounts that qualify
Reporting	Enhanced reporting for all packages	



EXPANDING SUPPORT

For metabolic syndrome, pre-diabetes and diabetes

NATURALLY SLIM®

Metabolic Syndrome Reversal Program



- Online program allows employees access anywhere at any time
- Builds behavioral skills (no dieting) to promote long-term weight loss and risk reduction
- Mobile apps for on-the-go access
- Integration with activity trackers, scales and voice-controlled speakers
- Online access to Naturally Slim counselors
- Services covered as preventive with no out-of-pocket cost to members
- Customized employee communication materials and co-branded enrollment website

OMADA

Obesity-related Chronic Disease Prevention Solution

- Digitally delivered, evidence-based behavioral modification program
- Personal health coach for one-on-one guidance
- Weekly, interactive online lessons to educate and inspire
- Wireless scale uploads weigh-ins to the member's private portal and viewable by his or her personal coach
- Small, private group of participants for support
- Services covered as preventive with no out-of-pocket cost to the member
- Customized employee communication materials

Omada is an independent company that provides Obesity-related Chronic Disease Prevention Solutions for Blue Cross and Blue Shield of Oklahoma. Omada is solely responsible for the products and services that it provides.

INTERACTIVE
LESSONS

DATA
SCIENCE

SUPPORT
GROUP

SMART
TECHNOLOGY

PROFESSIONAL
HEALTH COACH

HEALTH COACH

LIVONGO®

Diabetes Management Solution

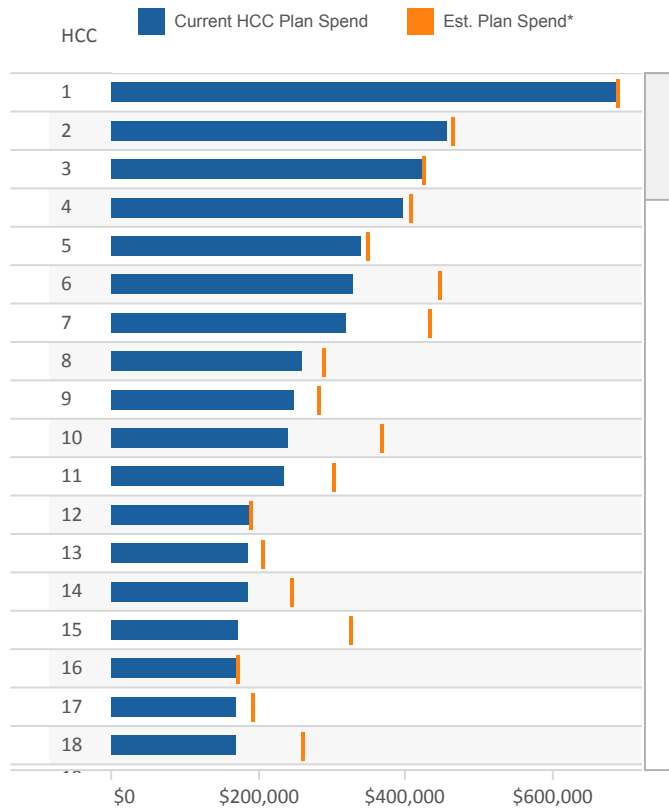


- Personal support by Certified Diabetes Educators at time of need and through scheduled sessions
- Welcome kit with smart glucose meter, lancing device, test strips, lancets and a carrying case
- Unlimited supplies, automatic reordering
- Digital and live coaching through meter, phone and the Livongo mobile app
- Real-time personalized analytics and insights
- Online readings and insights can be shared with doctors and family
- Customized employee communication materials

HCC Estimated Cost Analysis



All HCCs



Current HCCs (Incurred September 2017 to August 2018) with 6 Month Growth Estimate through February 2019

Major Diagnosis Category	Active/Inactive	Ongoing Thru	Current HCC Plan Spend	Est. 6 Month Growth	Est. Plan Spend*
Infectious and Parasitic Disease	Inactive	February	\$685,357	0%	\$685,357
Respiratory	Active	February	\$456,769	1%	\$460,769
III-Defined Conditions	Active	February	\$423,257	0%	\$423,257
Circulatory	Active	April	\$395,921	2%	\$402,921
Diseases of Blood	Active	April	\$337,814	3%	\$347,814
Neoplasms	Active	June	\$328,980	35%	\$442,980
Circulatory	Active	Continuing	\$317,746	36%	\$430,746
Injury and Poisoning	Active	March	\$258,767	11%	\$286,767
Infectious and Parasitic Disease	Active	April	\$248,215	12%	\$279,215
III-Defined Conditions	Active	Continuing	\$239,965	52%	\$364,965
III-Defined Conditions	Active	July	\$234,936	28%	\$299,936
Musculoskeletal	Inactive	February	\$188,560	0%	\$188,560
Musculoskeletal	Active	April	\$185,450	10%	\$203,450
Circulatory	Active	July	\$184,054	32%	\$242,054
Neoplasms	Active	July	\$172,749	87%	\$322,749
Circulatory	Inactive	February	\$168,691	0%	\$168,691
Neoplasms	Active	February	\$168,515	13%	\$190,515
Circulatory	Active	Continuing	\$168,336	54%	\$259,336
III-Defined Conditions	Inactive	February	\$160,961	0%	\$160,961
Neoplasms	Inactive	February	\$157,389	0%	\$157,389

HCC Plan Spend reflects total amount incurred (on current HCCs) September 2017 through August 2018 with two months run-out (i.e. paid through October 2018). Estimated Plan Spend (HCC Plan Spend + Estimated Additional Incurred) includes an estimate of the total incurred spend through February 2019 with two months run-out. Estimates based on BCBS Illinois and Texas book of business data of members with same leading diagnosis and claims within 20% of the most recent 6 months spend. Historical high cost claims data was trended at 10% annually.

'Ongoing Through' indicates the month after which less than 10% of the current claims were incurred, with 'Continuing' meaning significant claims were still being incurred in the most recent month (August).

*Estimated plan spend includes medical only.

Account Summary

Current HCC Plan Spend	Est. Plan Spend*	Est. 6 Month Growth	Bnmk Est. 6 Month Growth
\$11,988,400	\$14,253,400	19%	27%

Proprietary and Confidential Information, Not for use or disclosure outside of HCSC except under written agreement from HCSC

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Client Insights and Analytics

Plan OK Account OKLAHOMA PUBLIC HEALTH AND WELFARE PLAN Period Rolling - 12 Claimants All HCCs Threshold 50K Coverage Medical Only



Network Advantage

BCBS vs Competition (100% | 0% | 0%)



OKLAHOMA PUBLIC HEALTH AND WELFARE PLAN

63.4%

**BCBS
Discount**

\$1.4M

**Total
Savings**

\$21.45

**PEPM
Savings**

Covered \$105,917,000

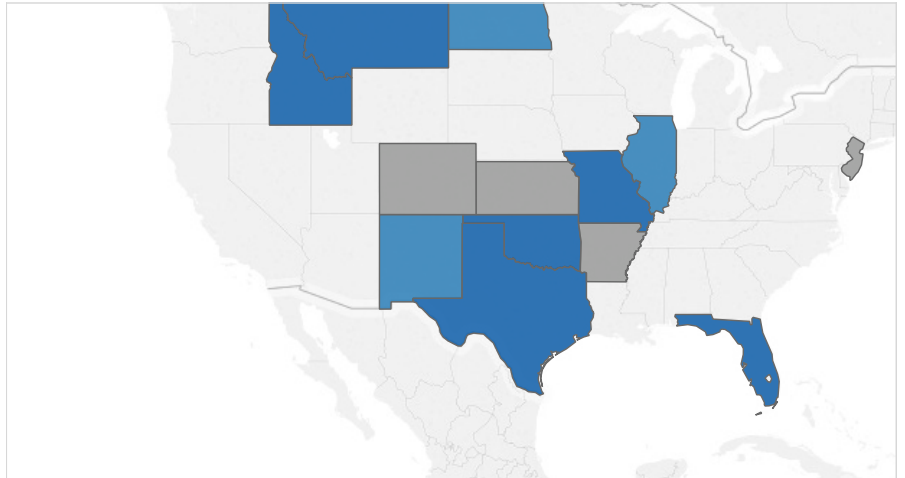
Subscribers 5,468

	Discount	Allowed
BCBS	63.4%	\$38,773,000
Competition	62.1%	\$40,179,000
BCBS Advantage	1.3%	\$1,407,000

% Allowed Savings 3.63%

PEPM Savings \$21.45

Top 15 States by Total Savings



Competitive analysis is based on OKLAHOMA PUBLIC HEALTH AND WELFARE PLAN data from November 2017 through October 2018.
Blinded competitor discounts, provided by major consulting firms, are normalized and compared against actual BCBS discounts to quantify BCBS network advantage.
PEPM is calculated using 65,611 total subscriber months for the account.

Select Name Account OKLAHOMA PUBLIC HEALTH AND W.. Plan OK Period Rolling 12 Map Type Total Savings Show N 15 Competitor Blend 100% | 0% | 0% [More Info](#) [CA Portal](#)