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YOU CAN DRIVE SMARTER, BETTER HEALTH CARE CHOICES

Companies with higher levels of well-being see employee engagement that's two times higher than other companies. They also report higher revenue per employee, lower health care costs, fewer days lost and 70% fewer stressed employees.¹ That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers an array of engaging solutions that empower your employees to improve their health and well-being.

Consumer-friendly tools and programs lead to wise health care consumers. Yet getting employees to use them is often a challenge at first. Here, we'll outline five popular health engagement solutions designed to overcome those initial hurdles.²

Wellness Engagement Program

Blue Cross NC is excited to announce a new enhanced Wellness Engagement program. This new program, powered by Rally Health, offers more ways for members to engage in healthy activities. By integrating our expertise in health care, programs and education with the robust Rally Health wellness platform, we can provide **new and better engagement tactics** to help members achieve better health.

Participants get a more personalized experience while employers get simplified management and more ways to incentivize healthy activities.

SmartShopper® & Rx Savings Solutions®

Less than 32% of people with employer-based insurance shopped for any care in the past two years — and a lack of cost transparency was cited as the biggest barrier among those who did.³ SmartShopper and Rx Savings Solutions are two of our **digital decision-support tools that help employees make well-informed choices and save money in the process.**

SmartShopper encourages employees to find high-value care at a lower cost for more than 100+ tests and procedures. By choosing one of the lower-cost options, they get a cash reward sent right to their home. **Average employer savings per incentive is \$641** — with a **2:1 ROI** for plan sponsors.⁴ Rx Savings Solutions analyzes pharmacy claims and clinical information against your pharmacy benefit plan to uncover savings opportunities — then sends employees a savings alert via text and/or email. **Average savings per fill is \$153** — with a **3:1 ROI** for plan sponsors.⁵

Health Line BlueSM

Our 24/7 nurse line is staffed by highly-trained registered nurses who can assist with questions and decision support on treatments, surgeries and more. They can also help members find the right care at the right place, such as lower-cost sites of care for non-emergencies. It's fully integrated with our care management suite. That means nurses have insight into which programs a caller is currently in — and can refer them to programs that may be beneficial, such as telehealth for a doctor consult. **Each Health Line Blue call represents an average medical expense savings of \$84.**⁶

Signature Service

Signature Service **simplifies the health care experience** for you and your employees. Available to groups with 500 or more enrolled subscribers, it offers access to a dedicated team of Customer Solutions Experts (CSEs) who learn about your company culture and specific plan offerings. They can then provide personalized support, ease the onboarding process, connect employees to the right clinical programs and help **reduce barriers to care.** By empowering employees to make informed decisions, Signature Service promotes cost savings while reducing the workload of your HR department.

How they work together...

Our tailored solutions drive engagement and, ultimately, healthy outcomes. The Wellness Engagement program encourages members to take action with the added motivation of incentives to boost completion of key activities. Decision-support tools like SmartShopper and Rx Savings Solutions take the frustration out of finding the best value for your health care dollars. Health Line Blue and Signature Service offer deep expertise and one-on-one support whenever it's needed. Together, they make becoming a healthier company easier to achieve for everyone.

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1 Willis Towers Watson 23rd Annual Best Practices in Health Care Employer Survey; Willis Towers Watson: 2018. Online: www.willistowerswatson.com/en-US/insights/2018/12/best-practices-in-healthcare-2018-next-steps (Accessed July 2019).

2 Health Line Blue and Rx Savings Solutions are available to fully insured and self-funded groups. Signature Service is available to self-funded groups 500+. SmartShopper is available to self-funded groups 100+.

3 Medical Cost Trend: Behind the Numbers 2020. PwC's Health Research Institute: June 2019. Online: www.pwc.com/us/en/industries/health-industries/assets/pwc-hri-behind-the-numbers-2020.pdf (Accessed July 2019).

4 ROI applies to self-funded groups. Results based on SmartShopper's 2020 Book of Business results over the last 6 years.

5 ROI applies to self-funded groups. Results based on Rx Savings Solutions' 2018 Book of Business results over the prior 2-3 years.

6 Results based on two separate analyses: Blue Cross NC internal analysis of 2015–2016 claims and Optum 2015–2016 expense analysis. Savings per triage call will vary based on actual distribution of calls.

Rally Health, Sapphire Digital's SmartShopper, Rx Savings Solutions and Optum are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services.

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YOU CAN HELP EMPLOYEES THRIVE

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Companies are increasingly pursuing strategies to integrate health and well-being into their organizational culture. In fact, 2 out of 3 large employers will prioritize it over the next three years.¹ Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers well-being solutions that can help you gain a competitive edge in hiring and retaining the best talent, boost productivity and mitigate future health care cost increases.

More than 80% of employers say it's important to enhance their employees' total well-being — yet only 41% report making progress on that front over the last three years.¹ Offering the right mix of solutions is key. Here, we'll outline key ways to help your employees thrive.²

Wellness Engagement Program

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Participants get a more personalized experience while employers get simplified management and more ways to incentivize healthy activities.

Coaching support

Many Blue Cross NC plans cover Nutrition Counseling and Rally Coaching. And members, regardless of the state they live in, can call our **dedicated QuitlineNC number** to get help quitting tobacco. Members have access to at least 4 counseling calls and up to 12 weeks of free nicotine replacement therapy, like patches and gum.

Tech support

The right technology enables on-demand well-being support. Our **telehealth** solution allows members to consult a board-certified doctor anytime, anywhere. Behavioral health is part of our standard telehealth offering for whole-person care. (Self-funded groups can include dermatology, too.) Telehealth helps reduce cost barriers through lower copays and expands convenient access for those in rural areas or those who put off care due to limited time.

For moms-to-be, we offer the **My Pregnancy app** with trusted information, tools and resources. It includes a 24/7 click-to-call feature that connects directly to an obstetric nurse. Pregnancy and postpartum surveys help to spot potential issues early for referral to our Nurse Support Program. This can improve outcomes and reduce medical expenses from high-risk pregnancies. Members also receive postpartum check-in calls to answer any health questions about mother or baby.

How they work together...

These solutions nurture a strong culture of health for all types of employers. It starts with learning health numbers and getting a step-by-step plan to lower risk factors. Trained coaches guide those ready to act through the behavior change process. Technology scales on-demand support across the population.

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¹ Willis Towers Watson 23rd Annual Best Practices in Health Care Employer Survey, Willis Towers Watson: 2018. Online: www.willistowerswatson.com/en-US/insights/2018/12/best-practices-in-healthcare-2018-next-steps (Accessed July 2019).

² For details on specific product eligibility and requirements, please contact an authorized Blue Cross NC representative.

Rally Health, QuitlineNC and Wildflower Health's My Pregnancy are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services.

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YOU CAN ALLEVIATE DIABETES RISKS AND COSTS

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A PwC analysis found that the number of diabetics with employer-sponsored coverage **jumped 28%** from 2005 to 2015 — and **these employees cost 2.2 times more** than their healthy peers.¹ So it's no surprise that nearly two-thirds of large employers rank diabetes as their top clinical priority.² Blue Cross and Blue Shield of North Carolina (Blue Cross NC) helps you take a holistic approach to diabetes that fosters better outcomes while lowering costs.

Blue Cross NC offers a range of solutions to help employees take good care of diabetes. Here, we'll outline seven of them.³

Prevention through lifestyle support

Our habits play a big part in our health. **Personal and Wellness Coaching** offers members support from health coaches in adopting healthier behaviors. It addresses lifestyle challenges related to weight, stress, tobacco, high blood pressure and pre-diabetes. Participants get one-on-one coaching via phone, online chat and/or email — with unlimited access to their designated coach. Throughout the program, members and coaches establish goals and track progress.

Reaching a healthy weight through good nutrition and exercise is vital for people with diabetes or pre-diabetes. To help, we offer **Eat Smart, Move More, Weigh Less**®. Each week for 15 weeks, participants join an interactive online class led by a registered dietitian nutritionist. Those who completed the program lost an average of eight pounds and trimmed two inches from their waist size.⁴

Nurse Support Program Condition Care

The first step in managing diabetes is knowing what to do. **Nurse Support Program Condition Care** offers education and one-on-one nurse coaching that's tailored to individual needs. We create unique care plans to help participants stay on track, monitor health numbers and learn self-management skills. Our mobile app, powered by Wellframe®, allows members to message nurses while keeping track of what they need to do day-to-day. Our "whole-person" approach factors in other co-morbidities and unhealthy habits, with links to Health Coaching or more intensive Nurse Advocate support.

Nurse Support Program Condition Care has a proven track record of results — including a 14% drop in hospital admissions, 84% clinical adherence rate and 41% care gap closure.⁵ It covers asthma, COPD, coronary artery disease and heart failure in addition to diabetes.

Diabetes progress report (DPR)

While complication rates fell among people with diabetes between 1990 and 2010, there's been a nationwide resurgence in recent years.⁶ Staying up-to-date on recommended tests is one of the best ways to avoid such complications. With our DPR, members with diabetes are alerted when they're due for an **A1c test, nephropathy screening or diabetic retinal eye exam**. The DPR prompts them to contact their doctor and close the gap within 120 days. Adding an incentive helps boost completion rates, too.

Value-based benefit designs

Diabetes can be a financial challenge — not just a physical one. That's why we offer a **Diabetes Supplies Waiver**. If members show they are managing their diabetes care, Blue Cross NC will waive the deductible for most diabetic supplies bought through in-network durable medical equipment (DME) providers. The member only pays coinsurance. We also leverage value-based designs to manage drug costs with an **Enhanced Formulary** and **CareCentered Contracting**™ through Prime Therapeutics®, our pharmacy benefit manager.

How they work together...

These offerings illustrate our end-to-end commitment to helping people thrive through smart diabetes care. Wellness programs can lower the risk of complications from unhealthy habits — and even help at-risk employees delay or prevent diabetes. Nurse Support Program Condition Care and the DPR focus on self-management and following evidence-based guidelines. Value-based benefit designs make managing a lifelong condition like diabetes more affordable. There's no silver bullet. But with Blue Cross NC, there are proven solutions.

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1 *Medical Cost Trend: Behind the Numbers 2020*. PwC's Health Research Institute. June 2019. Online: www.pwc.com/us/en/industries/health-industries/assets/pwc-hri-behind-the-numbers-2020.pdf (Accessed July 2019).

2 *Willis Towers Watson 23rd Annual Best Practices in Health Care Employer Survey*. Willis Towers Watson: 2018. Online: www.willistowerswatson.com/en-US/insights/2018/12/best-practices-in-healthcare-2018-next-steps (Accessed July 2019).

3 Lifestyle Coaching is a buy-up program available to fully insured and self-funded groups with 100+. Diabetes Supplies Waiver is only available to groups that also offer Condition Care.

4 Dunn, Carolyn, et al. "Using synchronous distance-education technology to deliver a weight management intervention." *Journal of nutrition education and behavior* 46.6 (2014): 602-609.

5 Blue Cross and Blue Shield of North Carolina 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.

6 David Blumenthal, MD and Shanoor Seervai. "Why is Progress Slowing on Diabetes Complications?" *The Commonwealth Fund*. July 5, 2019. Online: www.commonwealthfund.org/blog/2019/progress-slow-diabetes-complications (Accessed July 2019).

Blue Cross NC offers wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC contracts with Optum®, an independent third-party vendor, for the provision of certain aspects of our wellness programs and is not liable in any way for goods or services received from Optum. Optum does not offer Blue Cross or Blue Shield products or services. Blue Cross NC reserves the right to discontinue or change our wellness programs at any time. These programs are educational in nature. They are intended to help members make informed decisions about their health and comply with their doctor's plan of care. Decisions regarding care should be made with the advice of a doctor.

Eat Smart, Move More, Weigh Less; Wellframe; and Prime Therapeutics are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services.

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YOU CAN SUPPORT THOSE THAT NEED IT MOST

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Employer spending on individuals with complex conditions is **eight times higher** than healthy individuals.¹ With so much at stake, you need a trusted partner. Blue Cross and Blue Shield of North Carolina (Blue Cross NC) helps care for the whole person, mind and body — while ensuring the right services are delivered in the right way to manage costs. It's why we're the easy choice for helping employees with complex medical and behavioral needs.

Managing high-cost claimants is a key savings strategy for nearly 80% of large employers.² Since these patients often have chronic illnesses, complex conditions and/or mental health co-morbidities, you'll need an expert like Blue Cross NC. Here are four of our solutions that lend support to those that need it most.

Utilization Management

Our Utilization Management programs use clinical criteria to **ensure the appropriate level of care is delivered in the most cost-effective setting**. They include cancer care, sleep studies, admission certification, prior review, concurrent review, prior authorization, retrospective review, peer-to-peer review, transition-of-care planning, discharge planning and more. Fully insured employers can save an average of \$6.97 per member per month (PMPM) through prior review and \$1.11 PMPM through medical review; self-funded employers can save an average of \$10.87 PMPM through prior review and \$1.64 PMPM through medical review.³

Nurse Support Program

Having complex medical needs is difficult enough. Add in treatment plans, medications, multiple doctors — and it's easy to get overwhelmed. Our Nurse Support Program reduces the burden. Participants work with a nurse advocate to help **navigate the health care system and remove any barriers** standing in their way. The nurse advocate works with the member's doctors to create a personalized care plan and coordinate services. Other health care professionals, such as social workers, behavioral health specialists and dietitians, are brought in as needed.

Our Nurse Support Program can **lower readmission rates by 11%** — while driving an average savings of **\$1.79 PMPM** for fully insured groups and **\$3.93 PMPM** for self-funded groups.³

Engaging in innovation

Sustaining engagement in care programs is a common challenge — particularly with those facing serious medical issues. That's why we're piloting new solutions, like a mobile

app for virtual nurse chat, to validate effectiveness before rolling them out to our entire book of business. Our **purposeful approach to innovation** ensures you get proven solutions for the best value.

Behavioral health care

In the U.S., 60% of adults with a behavioral health disorder did not receive care in the last year.⁴ Behavioral health disorders are highly prevalent, highly treatable and nothing to be ashamed of. We work hard to educate members and the public to remove the stigma associated with mental and substance use disorders, so members feel free to get help.

Programs and technologies like **Quartet and Headway** provide better access to quality providers and facilities for adults and children. Quartet also helps primary care providers identify adults who would benefit from behavioral health treatment, and this type of integration can lead to up to 17% annual cost savings.⁵ Through a self-referral process, Quartet quickly matches members to in-network providers based on their needs and preferences.

Digital options like **myStrength and Shatterproof** give members a choice in the care they need. Our Blue Premier Behavioral Health program sets quality standards for providers and drives them toward accountable, measurable, high-value care.

How they work together...

People with a chronic or complex chronic disease account for 85% of all employer-based health care spending.¹ So it's vital to have proven solutions in place to facilitate the care they need without breaking the bank. It starts with our clinically-rigorous programs to proactively manage utilization. We couple that with one-on-one support and innovative tools to sustain engagement. We're also leading the way on integrating physical and behavioral health care to support the whole person.

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1 *Medical Cost Trend: Behind the Numbers 2020*. PwC's Health Research Institute. June 2019. Online: www.pwc.com/us/en/industries/health-industries/assets/pwc-hri-behind-the-numbers-2020.pdf (Accessed July 2019).

2 "Managing High-Cost Claimants Is Employers' Top Health Savings Strategy." SHRM. Online: www.shrm.org/resourcesandtools/hr-topics/benefits/pages/managing-high-cost-claimants.aspx (Accessed July 2019).

3 Blue Cross NC internal data. *Medical Cost Management Report*. March 2018.

4 Melek, et al. "Potential economic impact of integrated medical-behavioral healthcare." Milliman. 2018. Online: www.milliman.com/uploadedFiles/insight/2018/Potential-Economic-Impact-Integrated-Healthcare.pdf (Accessed July 2019).

5 "In Focus: Leveraging Technology to Expand Access to Behavioral Health Care for Medicaid Beneficiaries." The Commonwealth Fund. Online: www.commonwealthfund.org/publications/newsletter-article/2019/jun/focus-leveraging-technology-expand-access-behavioral (Accessed July 2019).

Quartet Health Headway, myStrength and Shatterproof are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services.

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