Blue Value and Blue Select

New Product Overview



New Products for 2013



BlueValue*

-Lower-cost plan with smaller network available for both individuals and groups

BlueSelect

- Tiered-benefit plan available only for employer groups



Blue Value

The Target Audience: Blue Value



- Price-sensitive individual consumers and small groups
- Infrequent users of health care services and/or insurance
- Opportunity to build patient/provider relationships in advance of individual market reform in 2014
- + Initial target markets are:
 - Wilmington, the Triangle and Winston-Salem







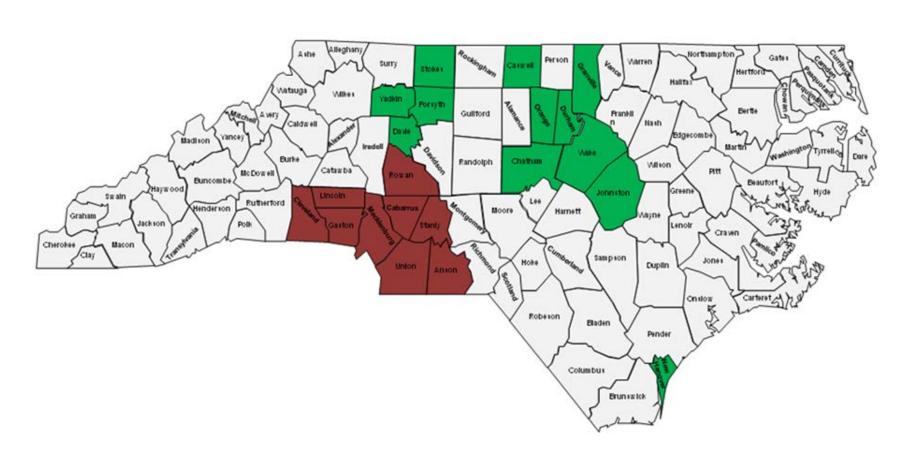
+ Point-of-service network



Initial Marketed Areas: Blue Value

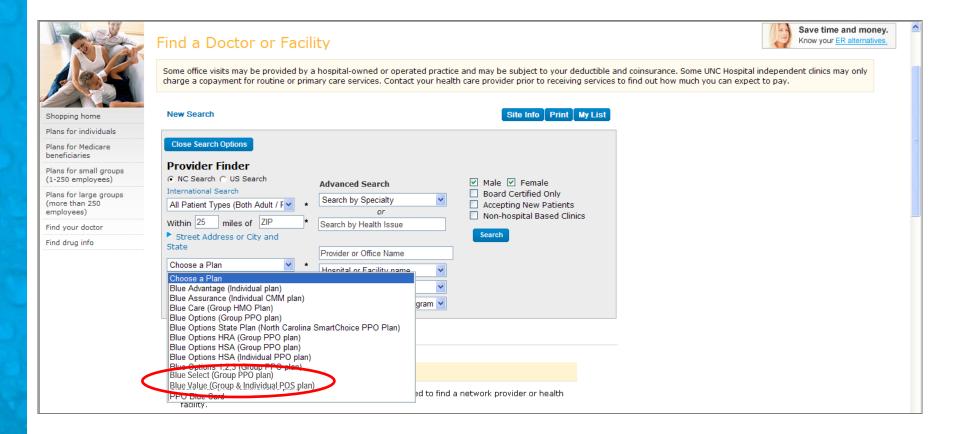


Green –Initial Market Areas (Triad, Triangle, Wilmington) Grey/ Red – In network, but not marketed areas





Provider Directory Search: Blue Value



Benefit Differences: Blue Value



- No gatekeeper
- Smaller provider network
- Benefits—refer within Blue Value network for most member savings
- Pharmacy



The Member's Role: How Blue Value Works



- Members locate Blue Value providers using the "Find a Doctor" search tool via Member Services at bcbsnc.com
 - Using an out-of network provider results in higher out-of-pocket expenses for the member
 - Out-of-network claims will be paid to the member, who is responsible for paying the provider
 - If the member does not ensure that pre-authorization for out-ofnetwork services is obtained, the claim will be denied
 - Members who need services not available in their network can apply for an exception for the service to be covered at the in-network level



Blue Select



The Target Audience: Blue Select

- Medium and large employer groups
- + Group members who want to take a greater role in managing their own health care
- + Groups and members who want to control health care costs while maintaining broad access to providers



The Network: Blue Select

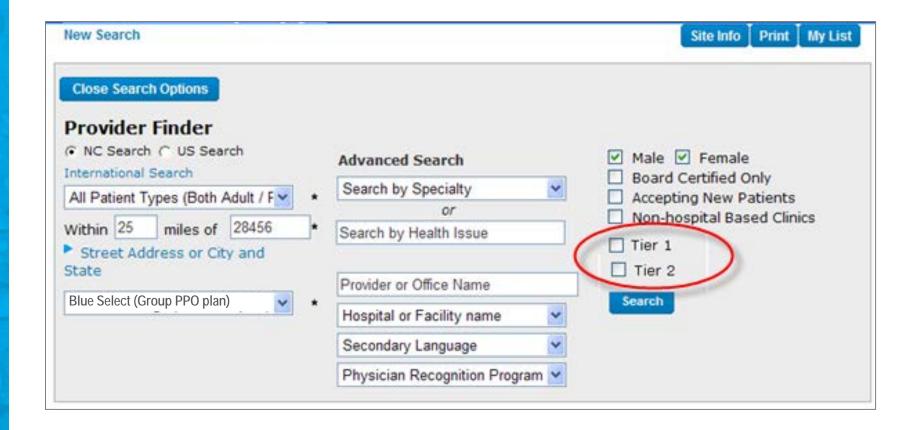


- Same PPO network, but with tiers
 - Tier 1 = Richer Benefits
 - Tier 2 = Higher Out-of-Pocket Expenses for Members
- Hospitals and specialists in five categories are rated by quality, cost and accessibility metrics as either Tier 1 or Tier 2
- All other specialists will be Tier 1 initially
- All specialty and critical-access hospitals are Tier 1





Provider Directory Search: Blue Select



Benefit Differences: Blue Select



+ Tiered Benefits

- Two in-network benefit tiers
- Copayment and coinsurance are tiered benefits
- Deductible is not a tiered benefit
- Only one in-network deductible or coinsurance maximum—not separate ones for each tier
- All medical policy coverage is the same as for our other products
- + Pharmacy network and prescription drug coverage changes

The Member's Role: How Blue Select Works



- Members determine a provider's tier status using "Find a Doctor" search tool via Member Services at bcbsnc.com
 - Search defaults to member's correct product or network
 - Search results display provider tier status
- Member selects in-network Blue Select provider
 - Member must check provider tier status with BCBSNC
 - Accessibility based on network status (not tier status)
- Member pays higher copayment/coinsurance when using Tier 2 providers
- Out-of-network benefits are also available



Pharmacy and ID Cards

Blue Value and Blue Select Pharmacy Benefits



- + Formulary changes
 - Basic, closed formulary
- + Pharmacy network changes
 - Slightly smaller, yet statewide
- + Five-tier Rx benefit structure
 - MAC A pricing applies

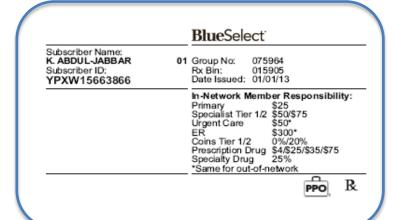


BlueValue



	Blue Value
Subscriber Name: KAREEM ABDUL-JABBAR 01 Subscriber ID: YPLW15663488	Group No: 075895 Rx Bin: 015905 Date Issued: 01/01/13
	In-Network Member Responsibility: Primary - \$20
	R

BlueSelect



Blue Value:

- ✓ YPV (individual coverage)
- ✓ YPL (group coverage)

Blue Select:

✓ YPX

Please note that ID card samples and the benefits noted on the ID card samples are for illustration and example purposes only. Actual benefits and amounts will vary based on the type of plan chosen by the employer group or the individual member.





Questions?

This presentation was last updated on 1/11/2013. BCBSNC makes best efforts to keep information up to date; however, it may not always be possible. For questions regarding any of the content contained in this learning module, please contact Network Management at 1.800.777.1643.