





# **Empowering Members to Better Manage Their Health Care**



## **MUST Value Adds**



I. Blue Access for Members (BAM)

II. Provider Finder

III. Transparency Tools – Member Cost and Liability Estimator

IV. 24/7 Nurseline

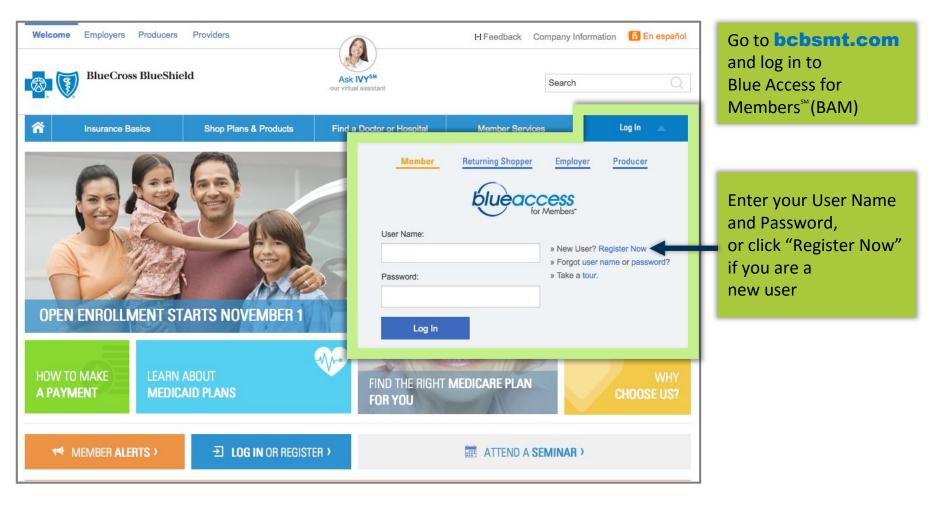
V. Virtual Visits

VI. Blue 365 Member Discount Program

VII. Wellness – Well on Target and Total Health Management

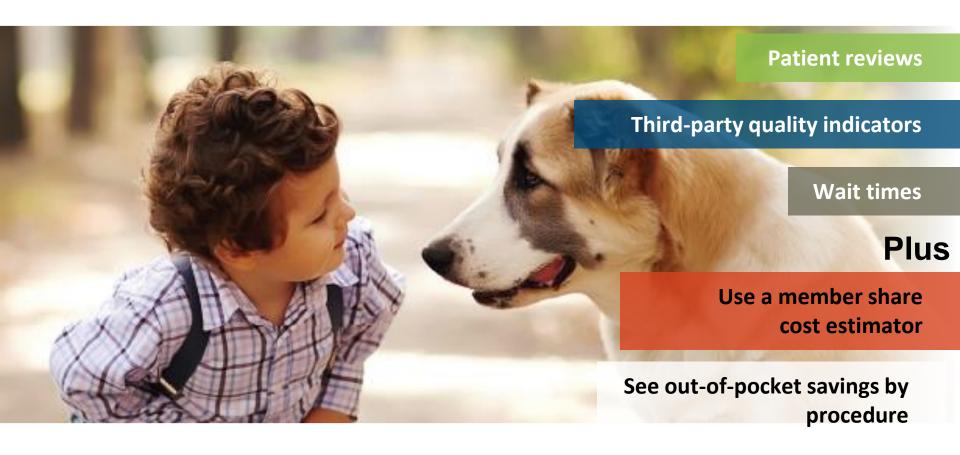
# I. Blue Access for Members®





# II. Provider Finder®

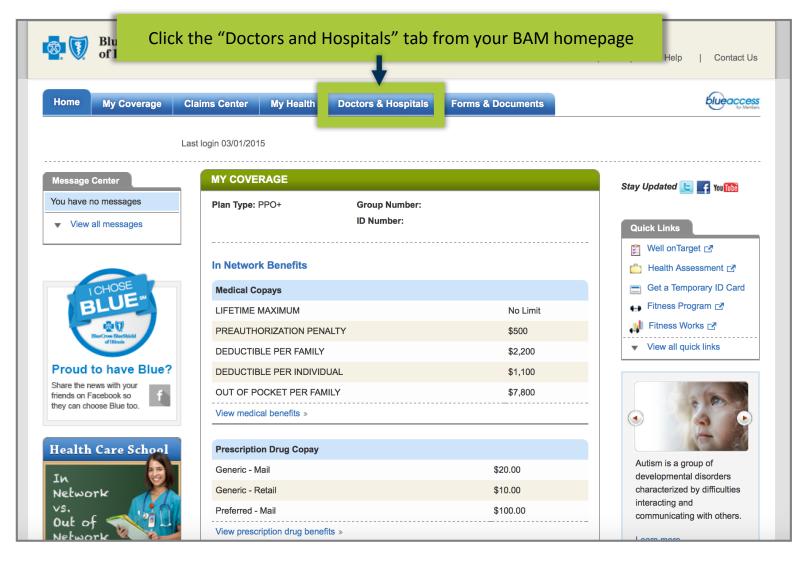




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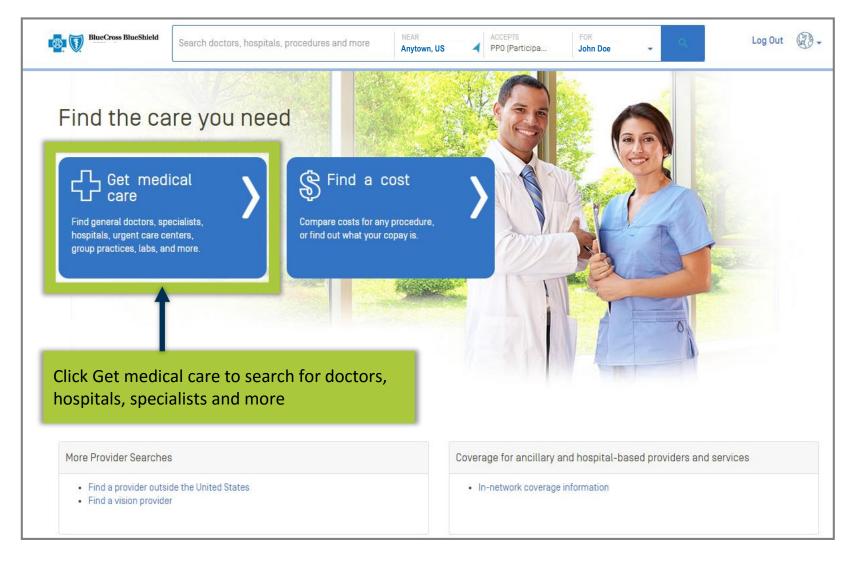
# **Accessing the Provider Finder®**





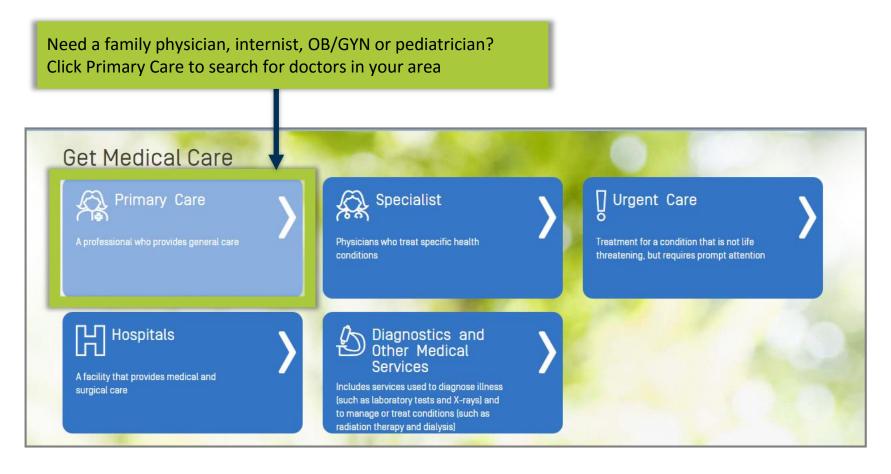
## How to Find a Provider





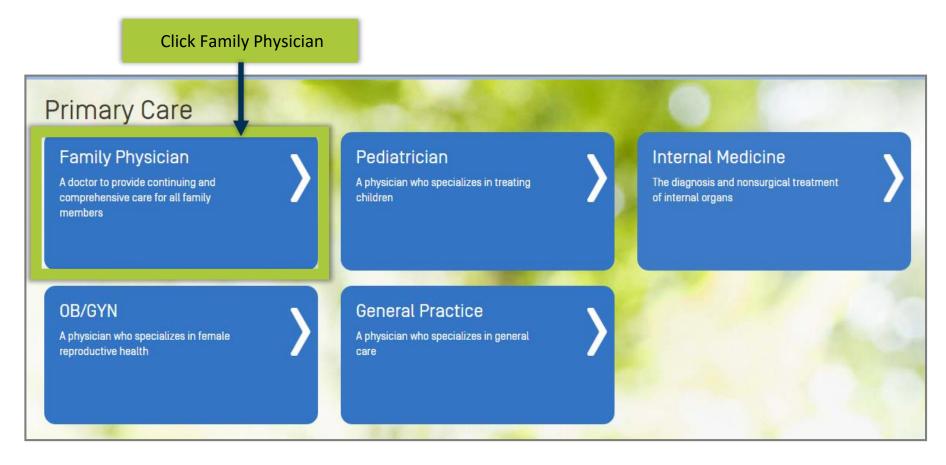
### How to Find a Provider





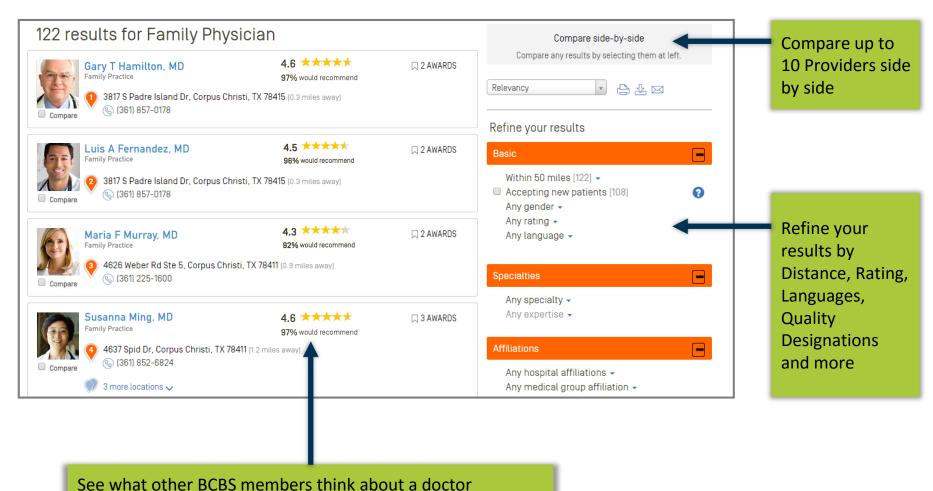
# How to Find a Provider





## **Provider Results**





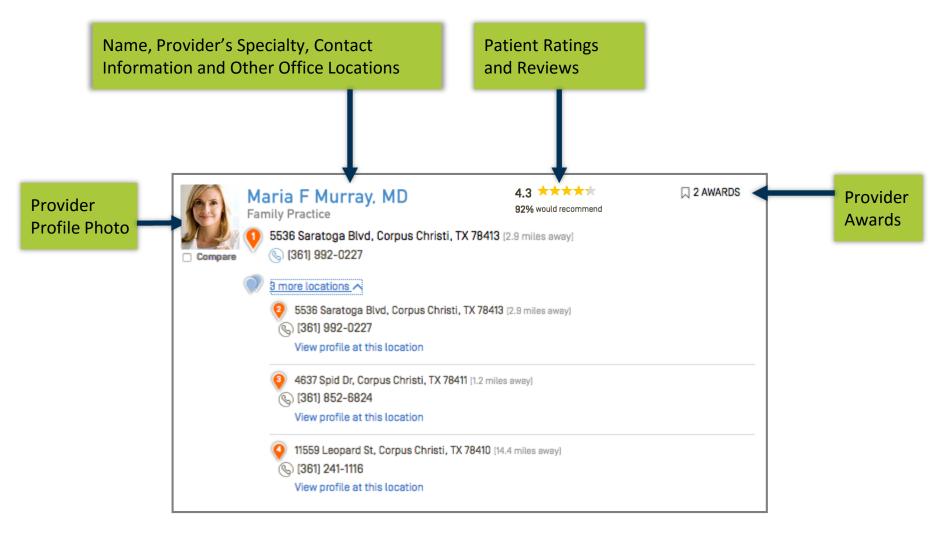
# **Provider Comparison**



| Comparing 4 profiles                 |                                   |                    |                              |                    |                    |  |  |                         |                        |   |
|--------------------------------------|-----------------------------------|--------------------|------------------------------|--------------------|--------------------|--|--|-------------------------|------------------------|---|
|                                      | Would<br>recommend to<br>a friend | Rating             | Accepting<br>New<br>Patients | Board<br>Certified | Specialties        | Languages<br>Spoken by<br>Professional | Languages<br>Spoken by<br>Professional or<br>Staff | Average<br>wait<br>time | Number<br>of<br>Awards | Services<br>Available<br>at<br>Location |
| Gary T Hamilton, MD Family Practice  | 100%ը                             | 4.5 <sub>0</sub>   | Accepts<br>new<br>patients   | No                 | Family<br>Practice | None Reported                          | Spanish  | 10<br>Minutes           | 3                      | Handicap<br>Accessible                  |
| Luis A Fernandez, MD Family Practice | 100% <sub>11</sub>                | 5.0 <sub>11</sub>  | Accepts<br>new<br>patients   | Yes                | Family<br>Practice | Spanish                                | Spanish<br>Arabic                                  | 18<br>Minutes           | 2                      | Handicap<br>Accessible                  |
| Maria F Murray, MD Family Practice   | 100% <sub>11</sub>                | 4.5 <sub>[0]</sub> | Accepts<br>new<br>patients   | No                 | Family<br>Practice | None Reported                          | Spanish  | 20<br>Minutes           | 2                      | Handicap<br>Accessible                  |
| Susanna Ming, MD Family Practice     | 100% լղ                           | 5.0 <sub>m</sub>   | 828                          | Yes                | Family<br>Practice | None Reported                          | Spanish  | 31<br>Minutes           | 2                      | Handicap<br>Accessible                  |

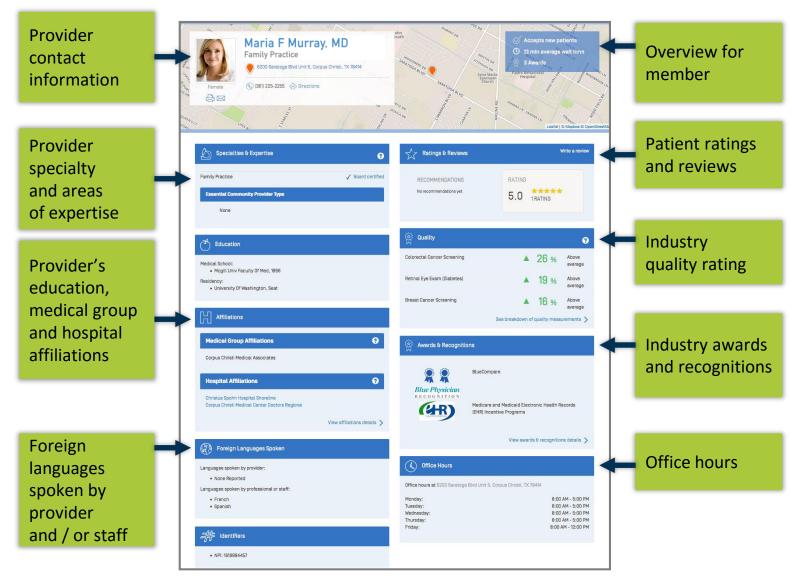
### **Provider Contact Information**





# **Provider Profile**





# **Facility Ratings and Reviews**

✓ Back to full profile

Communication

Ratings & Reviews

RECOMMENDATIONS

97%

would recommend this facility.

How often did nurses communicate well with patients?

76% Nurses "always" communicated well

13% Nurses "usually" communicated well

5% Nurses "sometimes" or "never" communicated well



Patient Satisfaction

Ratings are based on 300

or more survey

Overall Rating

| Specialties                       | & Expertise                          |                   |                                |
|-----------------------------------|--------------------------------------|-------------------|--------------------------------|
|                                   | Specialties & Expertise              |                   |                                |
| <ul> <li>General Acute</li> </ul> | Cere Hospital                        |                   |                                |
| Essential Com                     | munity Provider T                    | урв               |                                |
| None                              |                                      |                   |                                |
|                                   |                                      |                   |                                |
| Ca Ratings & R                    | eviews                               |                   |                                |
| RECOMMEND                         | DATIONS                              | Overall           | Rating                         |
| 0704                              | 97% of patients would recommend this |                   |                                |
|                                   | acommend this<br>rovidar             | 4.0               | Ratings are<br>based on 300 or |
|                                   |                                      |                   | more survey<br>responses       |
|                                   |                                      |                   | See ratings & review           |
|                                   |                                      |                   |                                |
| Awards & F                        | Recognitions                         |                   |                                |
| Edward Hospital has               | no accreditations.                   |                   |                                |
| *                                 | Blue Star Hos                        | pitel             |                                |
| Blue                              | Bris Bristone                        | on + - Cardiac Ca | **                             |

How often did doctors communicated well

1596 Doctors "always" communicated well

496 Doctors "sometimes" for "hever" communicated well

496 Doctors "sometimes" for "hever" communicated well

496 Doctors "sometimes" for "hever" communicated well

1996 Staff "always" explained

1996 Staff "sometimes" or "hever" explained

2096 Staff "sometimes" or "hever" explained

2096 Staff "do of "give patients this information

8096

2096 No. staff "did not" give patients this information

Source: Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS)

## III. Find a Cost Estimate



Our new transparency offerings strive to:

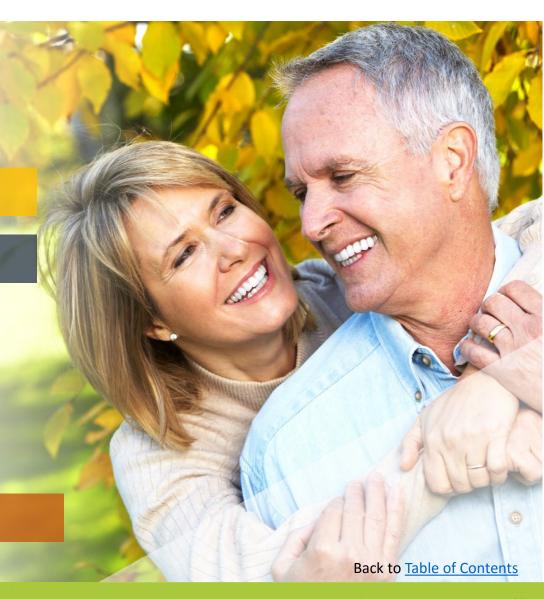
Generate sustainable cost savings

**Drive overall health improvement** 

Increase member engagement and ownership of benefits

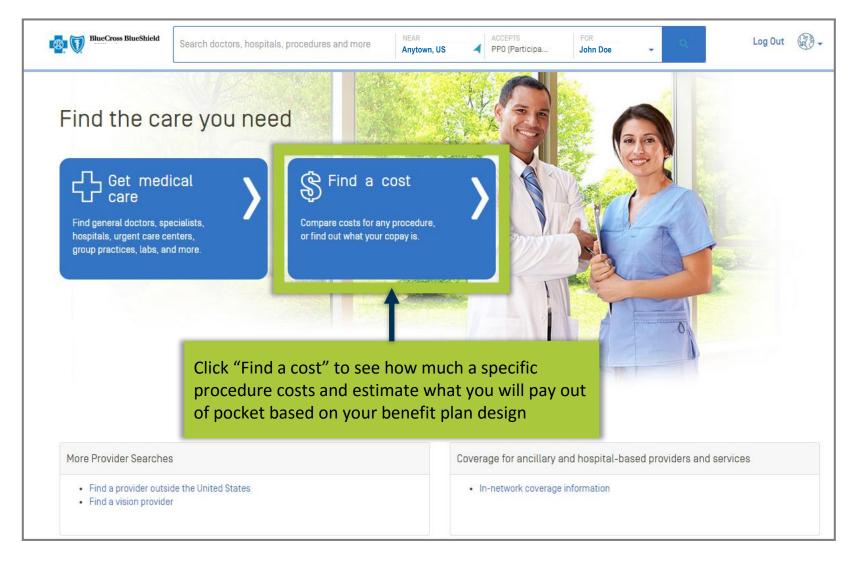
Leverage multiple member communication channels

**Demonstrate value and performance** 



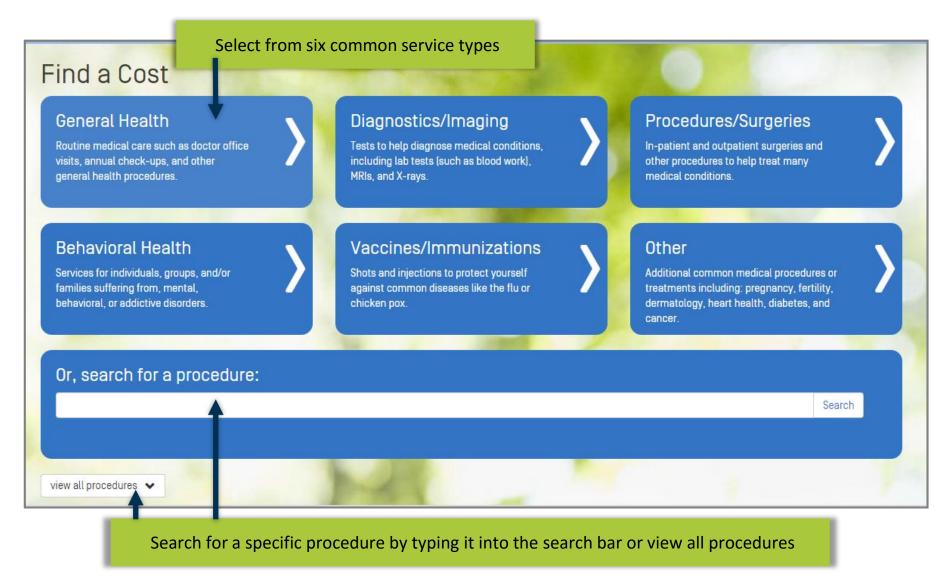
# **How to Find Cost Estimates**





# **How to Find Cost Estimates**





# **Cost Estimate: Diagnostics/Imaging**



#### Diagnostics/Imaging **MRIs CAT Scans** Labs Tests run on samples of blood and urine to A technique that uses a magnetic field Painless X-ray tests in which a computer help detect and diagnose a variety of and radio waves to create detailed images generates cross-section views of a of the organs and tissues within your body. health conditions. patient's anatomy. It can identify normal and abnormal structures, and it can be used to guide procedures. X-Rays Ultrasounds Other Diagnostics Common diagnostic procedures to identify A photographic or digital image of the Diagnostic ultrasound, also called specific health conditions. internal composition of something, sonography or diagnostic medical especially a part of the body, produced by sonography, is an imaging method that

Select from six categories of diagnostics and imaging services.

uses high-frequency sound waves to

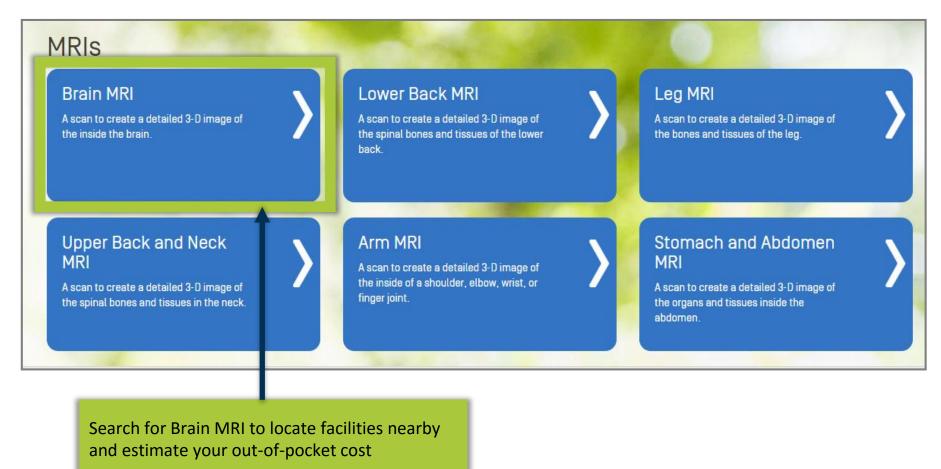
produce relatively precise images of structures within your body.

X-rays being passed through it and being absorbed to different degrees by different

materials

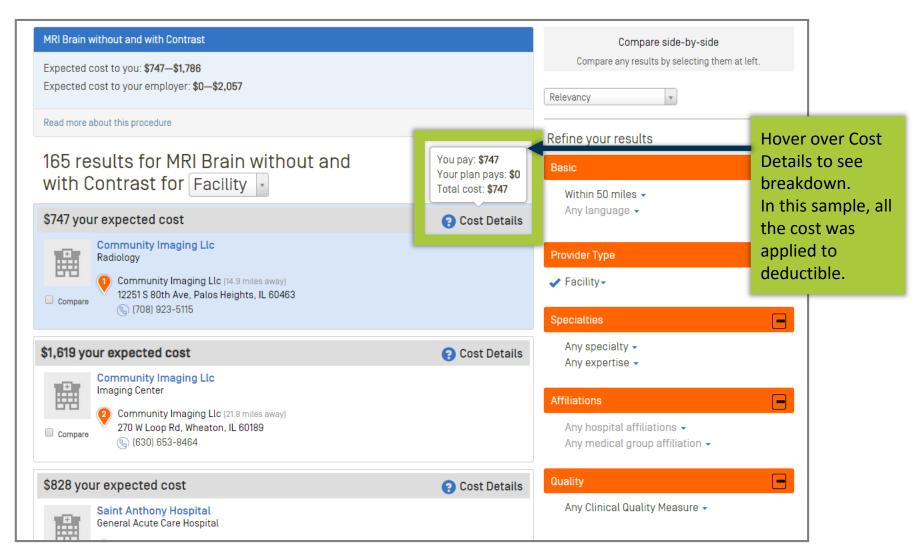
## **Cost Estimate: MRI of the Brain**





## **Cost Estimate: MRI of the Brain**



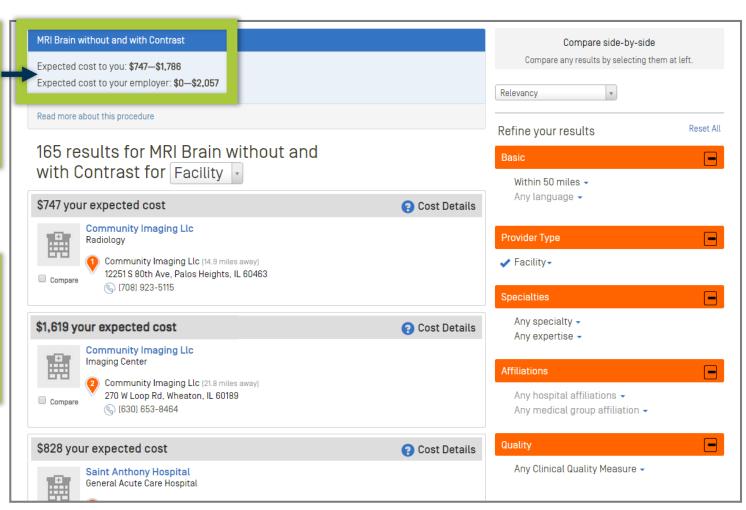


## **Cost Estimate: MRI of the Brain**



Expected cost range for you and for your employer for this type of MRI

Member-specific estimated outof-pocket cost results for each facility



# **Cost Comparison: MRI of the Brain**



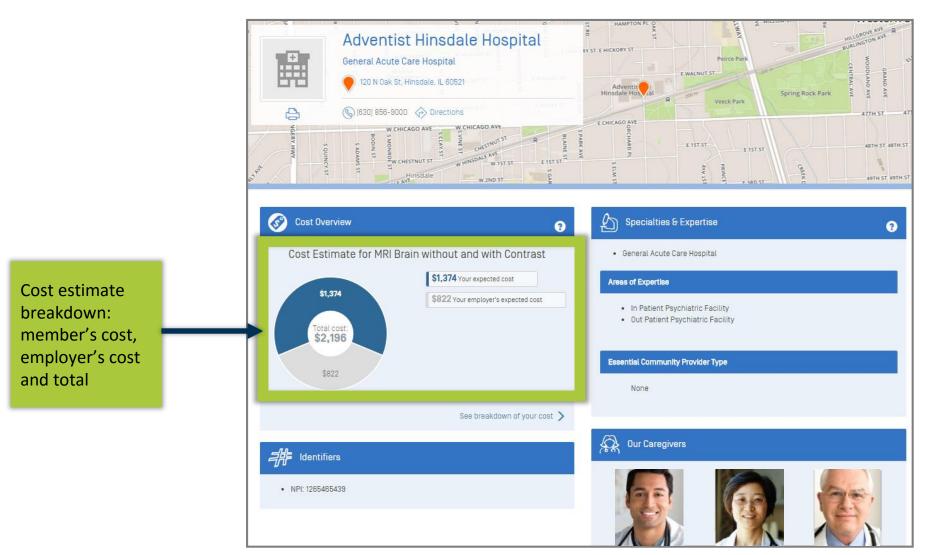
#### Comparing 6 profiles

|                 |  | Cost<br>[approx.] | Specialties                    |
|-----------------|--|-------------------|--------------------------------|
| <b>≭</b> remove | Presence<br>Resurrection<br>Med Ctr<br>7435 W Talcott Ave,<br>Chicago, IL 60631      | \$262             | General Acute<br>Care Hospital |
| <b>≭</b> remove | Advocate<br>Lutheran<br>General Hosp<br>1775 Dempster St, Park<br>Ridge, IL 60068    | \$656             | General Acute<br>Care Hospital |
| <b>≭</b> remove | Midwest<br>Advanced<br>Radiology<br>Center<br>9680 Golf Rd, Des Plaines,<br>IL 60016 | \$199             | Radiology                      |

|          |   | Cost<br>[approx.] | Specialties                    |
|----------|---|-------------------|--------------------------------|
| × remove | Illinois Bone<br>And Joint<br>Institute<br>2350 Ravine Way Ste 600,<br>Glenview, IL 60025 | \$199             | Immediate Care<br>Center       |
| × remove | Presence<br>Holy Family<br>Medical Ctr<br>100 N River Rd, Des Plaines,<br>IL 60016        | \$328             | General Acute<br>Care Hospital |
| * remove | Northwest<br>Community<br>Hospital<br>800 W Central Rd, Arlington<br>Heights, IL 60005    | \$405             | General Acute<br>Care Hospital |

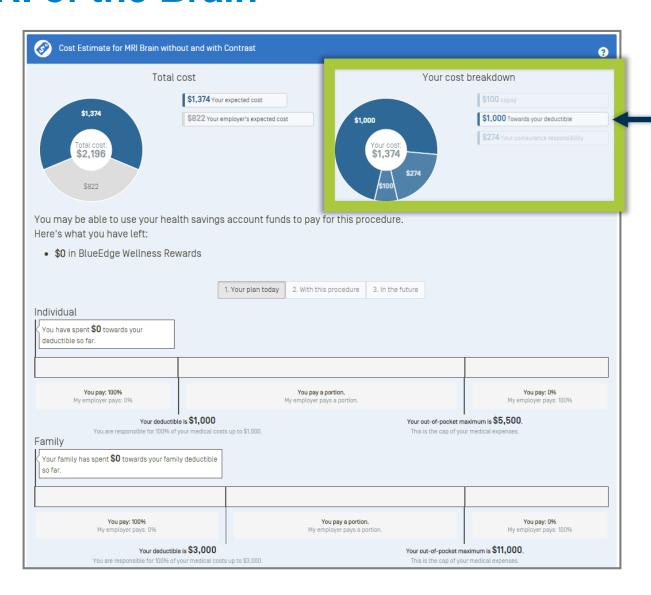
# **Cost and Facility Overview**





# **Cost Estimate Breakdown: MRI of the Brain**

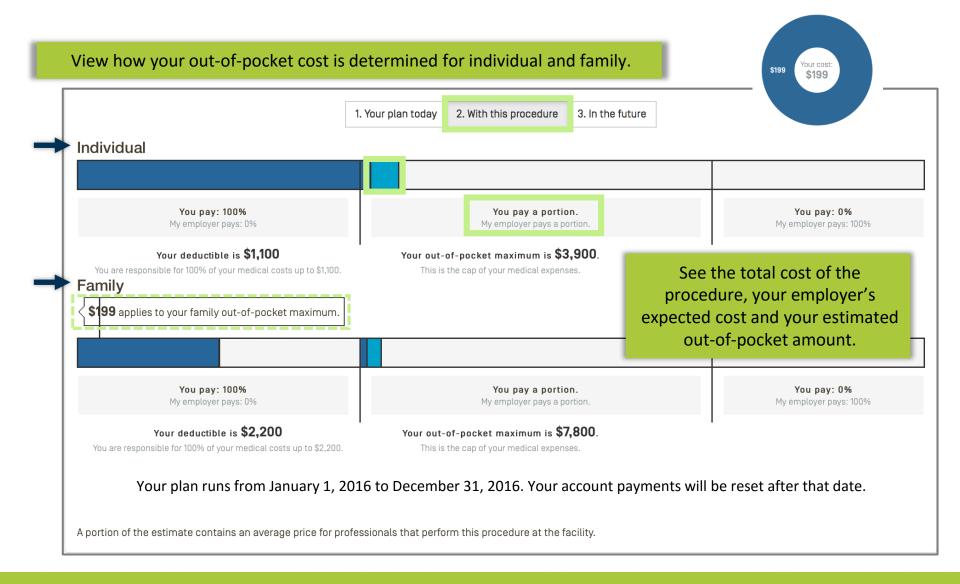




Member's cost breakdown: copay, deductible and coinsurance

# **Cost Estimate Breakdown: MRI of the Brain**





# Why Shop Smart for Health Care?



Prices for the same-quality medical procedure can vary dramatically depending on the chosen provider – even amongst nearby facilities.

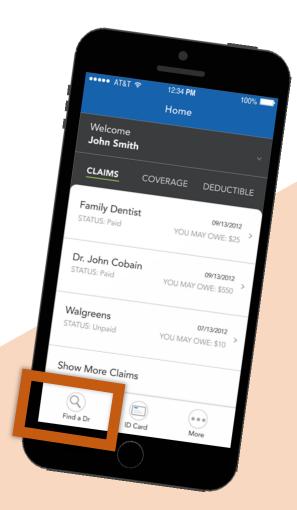
| Procedure        | Provider A | Provider B | Difference | % Difference |
|------------------|------------|------------|------------|--------------|
| MRI of the Brain | \$513      | \$4,073    | \$3,560    | +794%        |
| Hysterectomy     | \$7,433    | \$35,039   | \$27,606   | +471%        |
| Hernia Repair    | \$3,170    | \$10,723   | \$7,553    | +338%        |
| Knee Replacement | \$17,003   | \$61,930   | \$44,927   | +364%        |

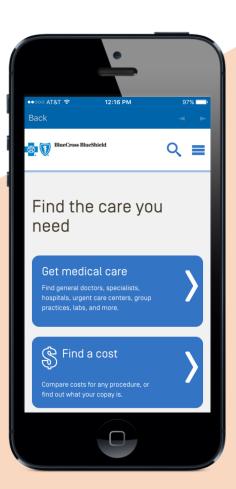
Encourage your employees to make more costeffective choices.

# **BCBSMT Mobile App**



Go to Blue Access for Members<sup>™</sup> (BAM) to find a doctor, cost estimates, quality indicators and more





To download the app, go to Google Play or App Store or text **BCBSMTAPP** to **33633** 

# **Pharmacy Tools on MyPrime**





#### Logged in BAM Members:

- Single user sign-in from BAM
- Specific to the benefit
- Includes family's prescription history
- Synced w/ PrimeMail (refills & order status)
- Medicine search

#### Non-members:

- Find medicines
- Estimate drug costs
- Find pharmacies
- Plan Documents

# **Pharmacy Transparency**



### **Pharmacy Cost Estimator**

 View prescription cost estimates for pharmacies in your search area



- See out-of-pocket cost for the prescription based on plan design, drug list status and current personal spending balances
- Search medication descriptions, side effects and generic alternatives

### **Savings Alerts** identify opportunities:

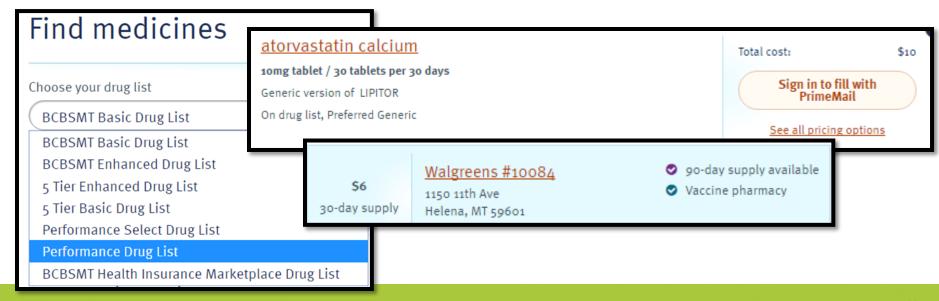
- Moving to a lower-cost pharmacy
- Changing to a generic drug
- Consolidating all prescriptions to one pharmacy



# Using Myprime: Performance Drug List



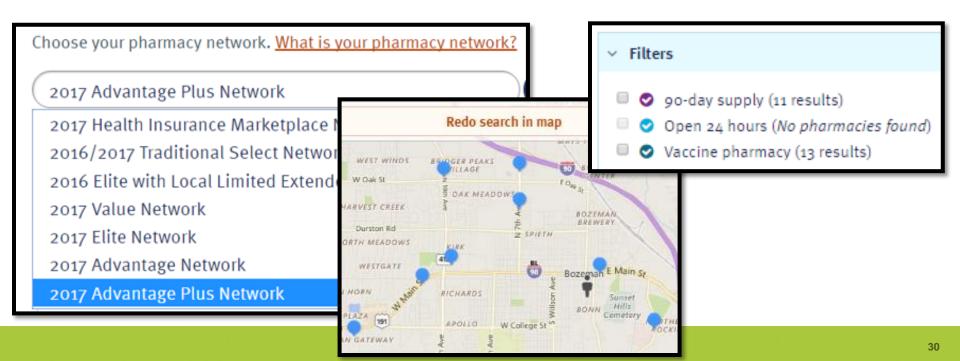
- Go to myprime.com & click on 'Continue without sign in'
- Select 'BCBS Montana' as your health plan.
- Select 'No' when it asks if you are a Med Part D member.
- Click on 'Medicines' & then 'Find Medicine'
- Select the drug list, which is 'Performance Drug List' -> click 'continue'
- Now you can determine:
  - Estimated drug costs for a HDHP
  - Search the drug list

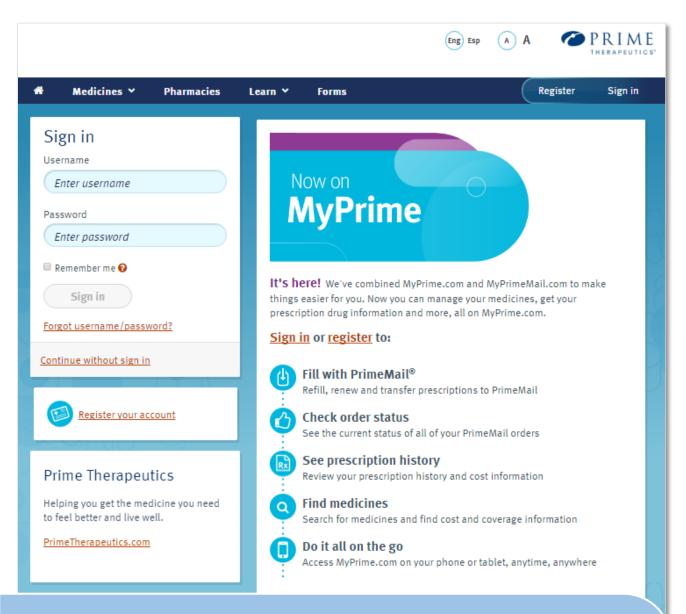


# **Using Myprime: Advantage Plus Network**



- Click on 'Pharmacies' & select the network, which is '2017
   Advantage Plus Network' -> click 'submit'
- Enter zip, city & state, or address. (alternative search: pharmacy name)
- Map search & Filters are available



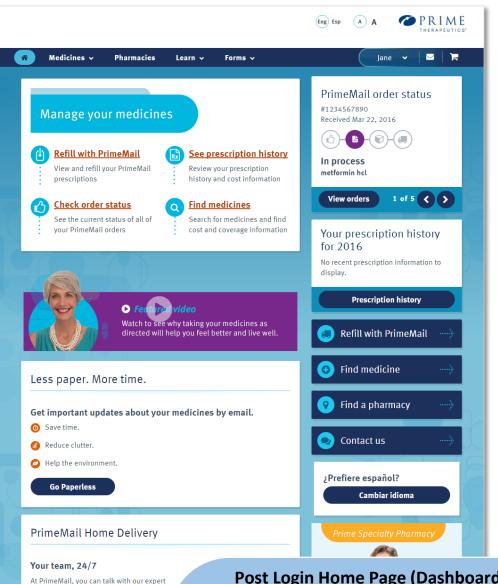




Sign in, register or browse the site as a guest by clicking "Continue without sign in" to search for medicines and pharmacies and see helpful plan documents.







pharmacy team at any time, day or night. Cal

us with your questions, and let us help swit all your long-term prescriptions to home

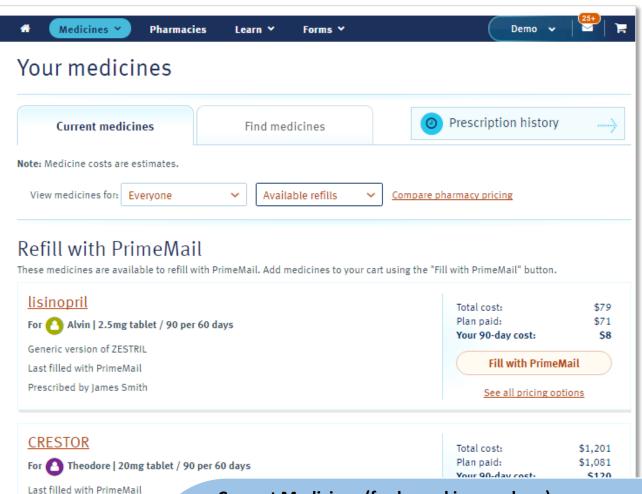
delivery. Visit MyPrimeMail.com or contact any time and we'll be happy to help.





#### Post Login Home Page (Dashboard)

Relevant information to the member is displayed at the forefront, including quick links to refill prescriptions with PrimeMail, see prescription history and check PrimeMail order status.



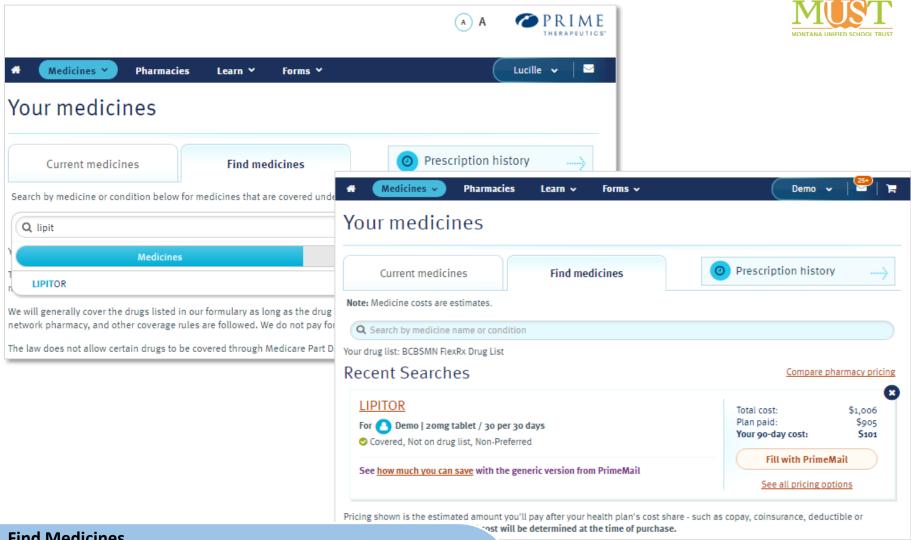
Prescribed by Pedro Araez





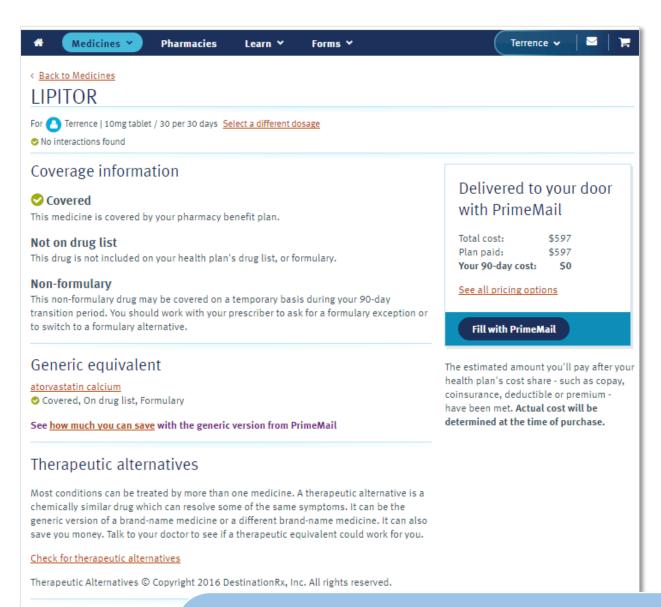
#### **Current Medicines (for logged in members)**

- •Provides members with a list of all medicines available to refill, renew or transfer to PrimeMaill.
- •Fill medicines with PrimeMail by adding to cart and going through the checkout.
- •For retail only members, current medicines will display a listing of medicines the member has filled at a retail pharmacy.



#### **Find Medicines**

- Perform searches by drug name or condition
- •See cost estimates and coverage status based on member pharmacy benefits.



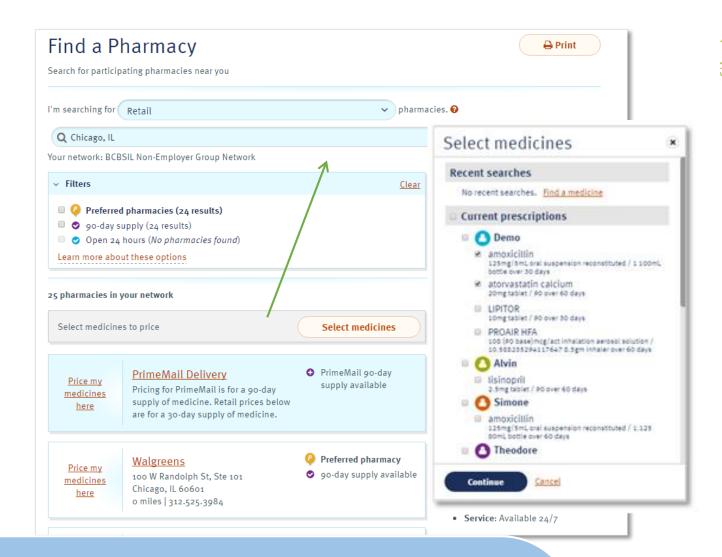


#### Interactions

#### **Medicine Details Page**

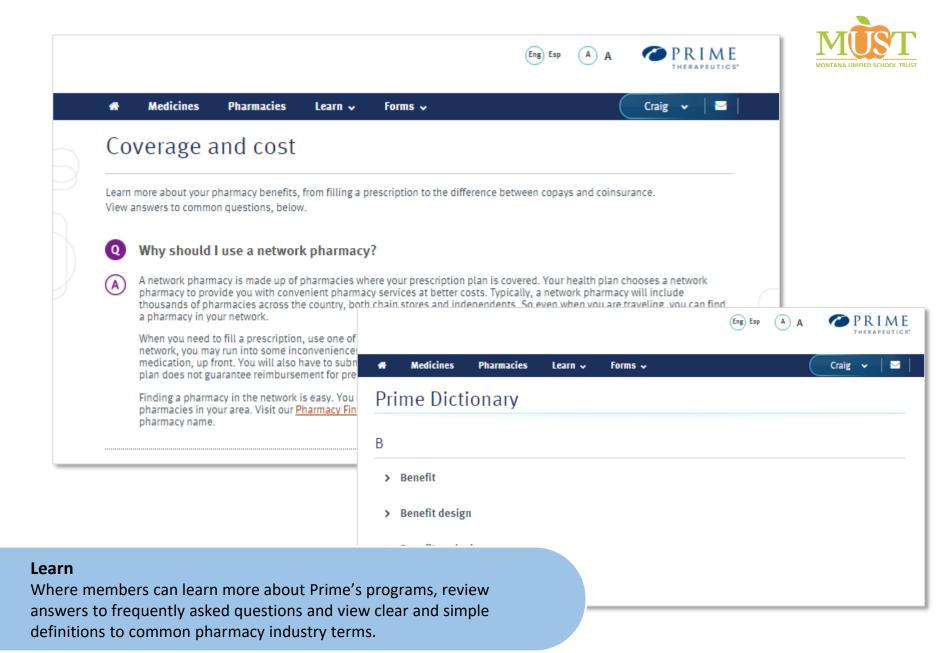
What do I need to tell my doctor B.

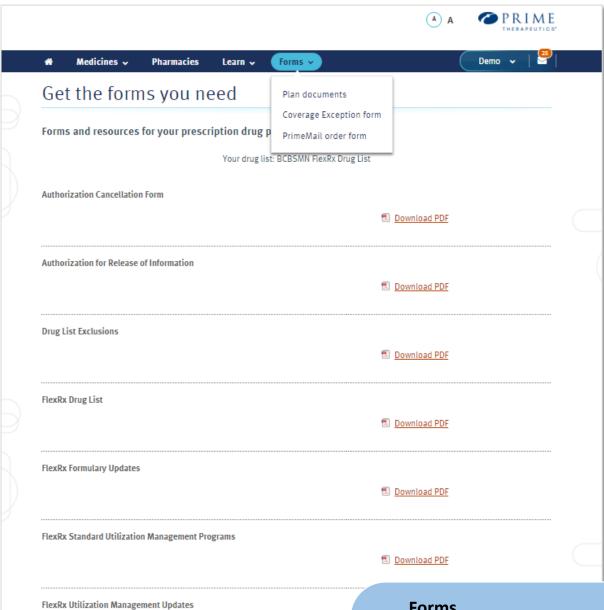
Clear coverage status and details including generic equivalents and interactions.



#### **Pharmacies**

- •Search for pharmacies in network by entering a ZIP code, city/state, or address.
- •Select medicines for pricing estimates and compare pricing across pharmacies.
- •Filter results by extended supply, 24-hour availability and preferred status (if applicable).



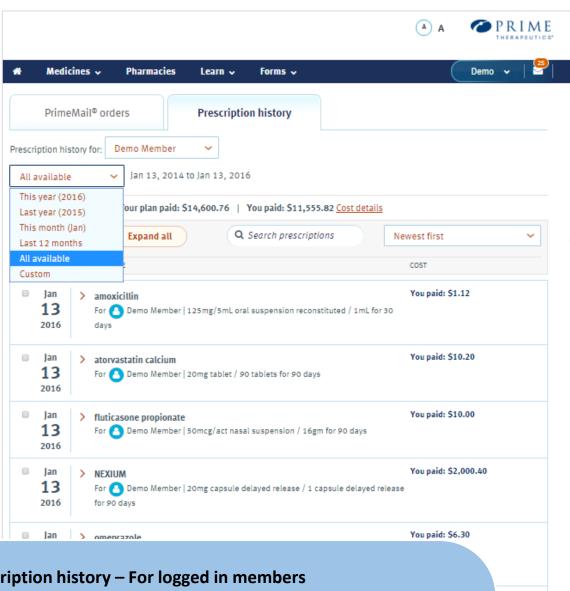






#### **Forms**

One place for all relevant member documents.

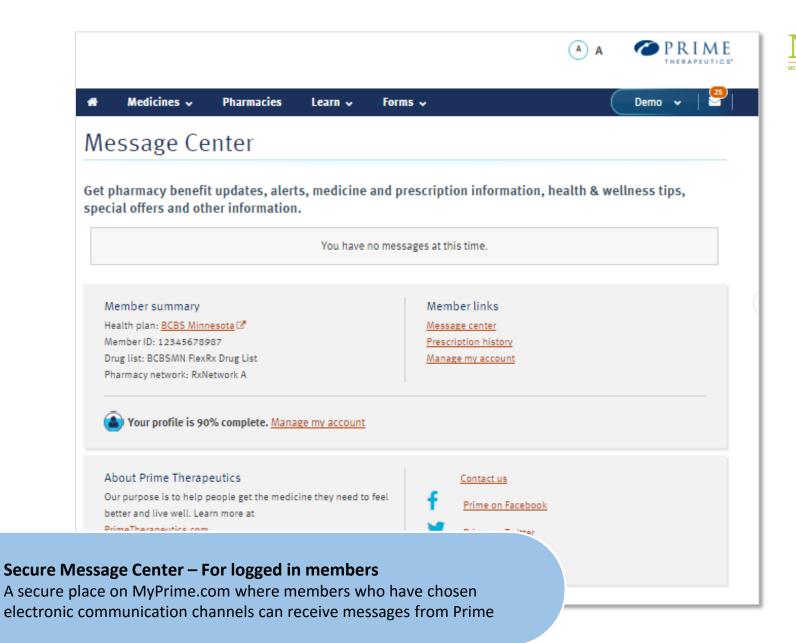


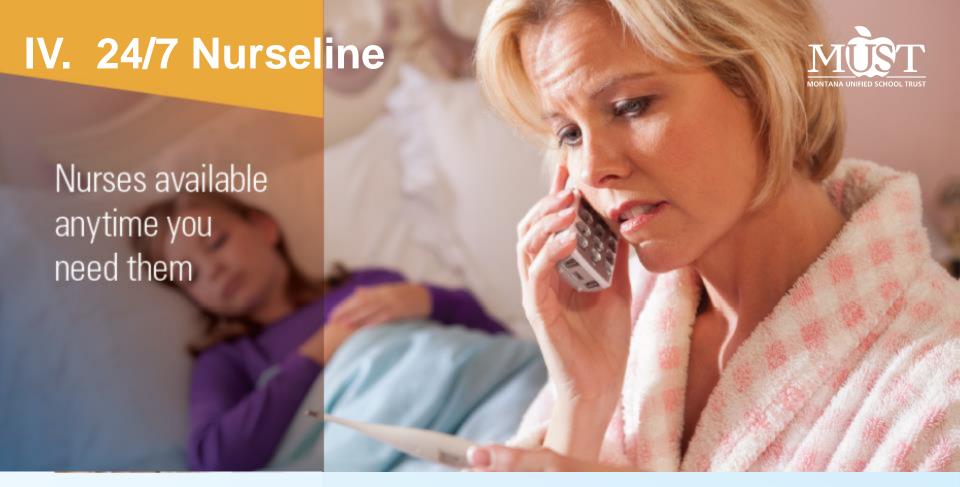




#### Prescription history – For logged in members

View past prescription history and medicine costs through customizable list options.





Call the 24/7 Nurseline with any health questions.

Toll-free: 877-213-2565

Hours of Operation: Anytime

Health happens — good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Dizziness or severe headaches
- Cuts or burns

- Back pain
- High fever
- Sore throat
- Diabetes
- A baby's nonstop crying
- And much more

Plus, when you call, you can access an audio library of more than 1,000 health topics — from allergies to surgeries — with more than 500 topics available in Spanish.

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#### V. Virtual Visits





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#### When to Use Virtual Visits



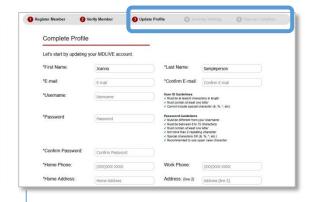


# One-Time Account Activation from Blue Access for Members<sup>SM</sup>









Log in to Blue Access for Members and click Virtual Visits in the Quick Links menu Click the Visit MDLIVE link on the My Coverage Virtual Visits page

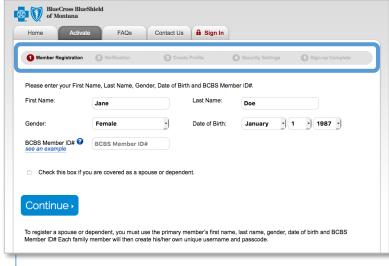
Member is redirected to MDLIVE profile page to complete\* profile and activate account

<sup>\*</sup>Steps 1 and 2 are automatically completed. The member needs to complete steps 3-5.

# One-Time Account Activation from MDLIVE Website







Visit mdlive.com/bcbsmt and click Activate Now

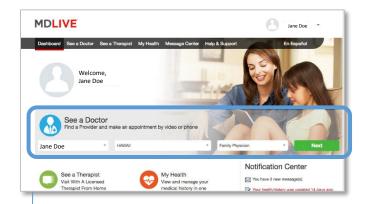
#### Follow the prompts:

- Member Registration\*
- Verification
- Create Profile
- Security Settings
- Sign-Up Complete

<sup>\*</sup>Member will need BCBSMT ID card available to register from mdlive.com.

## Requesting a Virtual Visit





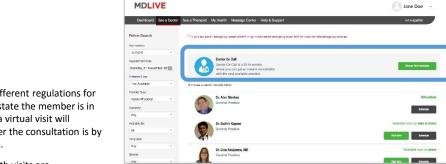


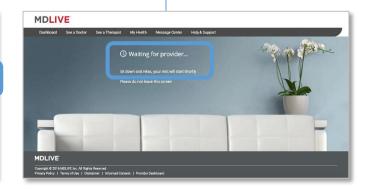
Log in via Blue Access for Members<sup>™</sup> or mdlive.com/bcbsmt. choose location\* and doctor or therapist for visit

Choose first available provider or schedule an appointment\*\*

Provide a brief medical history, pharmacy information and method of payment

Receive confirmation and visit the doctor or therapist!





\*Each state has different regulations for virtual visits. The state the member is in when requesting a virtual visit will determine whether the consultation is by phone or by video.

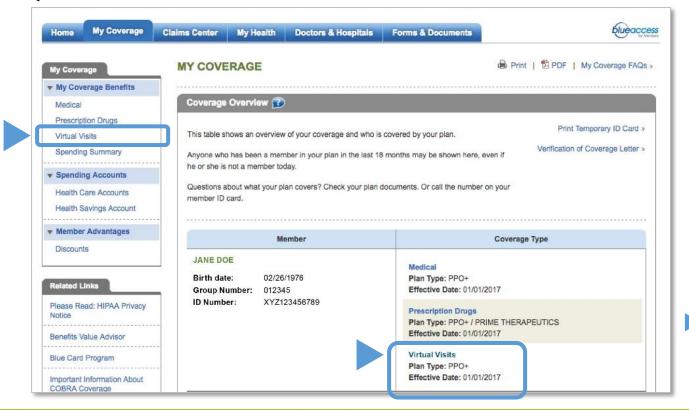
\*\*Behavioral health visits are by appointment only.

# Learn More About Virtual Visits in Blue Access for Members<sup>™</sup> (BAM<sup>™</sup>)



Access the Virtual Visits page in BAM<sup>™</sup> from the:

- My Coverage tab
- My Health tab
- Quick Links menu

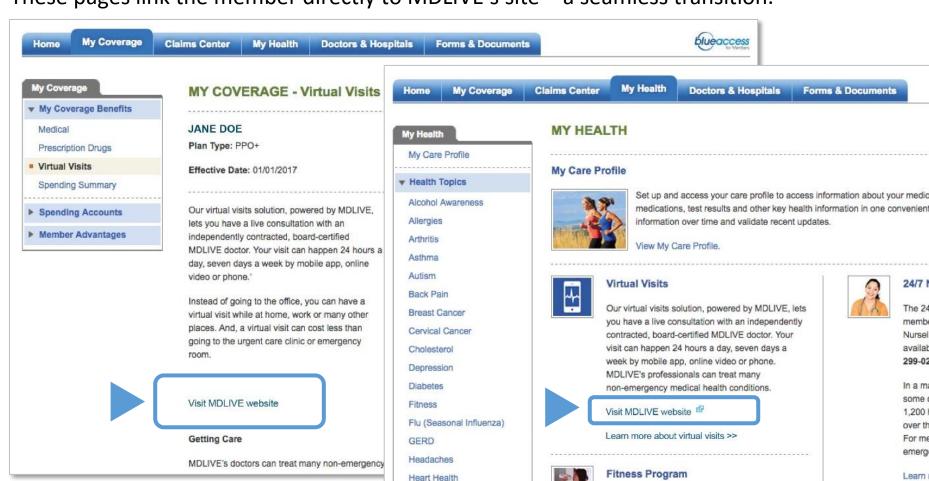




## Single Sign-On Through BAM<sup>™</sup>



These pages link the member directly to MDLIVE's site – a seamless transition.



Hypertension

Immunization

The Fitness Program membership is your affordable passport to fitness. This program offers review

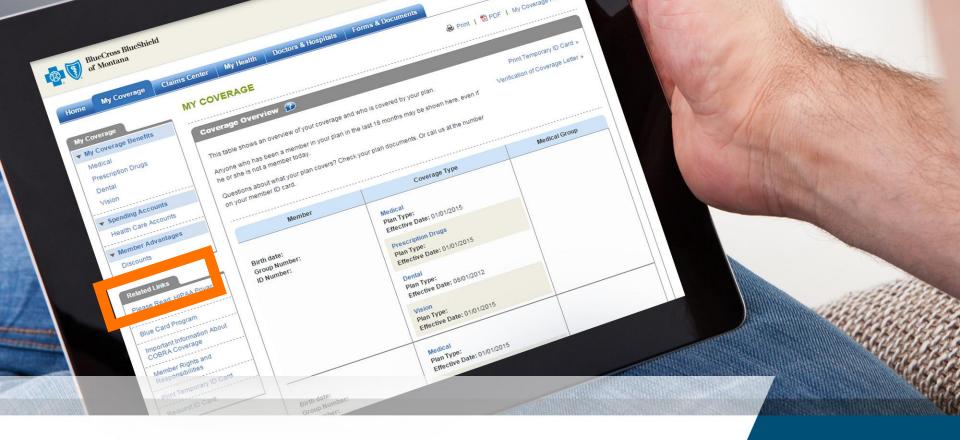
Learn





### Blue365°

Members and covered dependents can save money on value-added health and wellness products and services not usually covered by a medical benefit plan

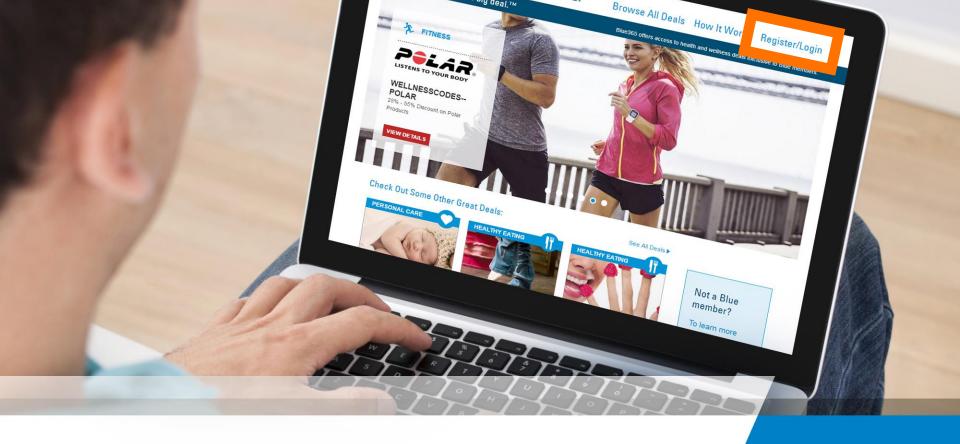


# Register for Blue365<sup>®</sup> on Blue Access for Members<sup>™</sup>

From the **My Coverage** tab, click **Discounts** under the **Member Advantages** section on the left side. Follow the link to the Blue365 site

Once registered, you will receive a weekly "Featured Deals" email





### Or register at Blue365deals.com

Click **Register/Login** at the top right corner of the Blue365° homepage

K

Once registered, you will receive a weekly "Featured Deals" email



# Blue365°

EXCLUSIVE HEALTH & WELLNESS DISCOUNTS FOR MEMBERS

Save on fitness gear, family activities, gym memberships, healthy eating, dental, vision, hearing aids and more from top national and local retailers

### Blue365<sup>®</sup> DEALS



**Fitness** 



**Personal Care** 



**Healthy Eating** 



Wellness

To view in Spanish, change the language preference in your Account Profile



Learn more by watching a short video at the "How It Works" page





-



#### Available to covered members – Extended family members are eligible even if they are not enrolled in a BCBS plan

- Hearing test performed by a licensed hearing specialist at no additional charge\*
- Quality digital hearing aids available at a reduced price
- 3-year warranty

\*When performed for the purpose of fitting a hearing aid

Discounts available to extended family members, including those in the same household, parents, grandparents and siblings.

#### **ADDITIONAL FITNESS DISCOUNTS**



# JAWBONE

#### WELLNESSCODES-JAWBONE

10% - 30% Discount on Jawbone Activity Trackers

**REDEEM NOW** 















#### FITNESS MAGAZINES

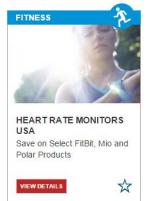
Get Men's Health, Women's Health, Bicycling or Runner's World Magazine for only \$10/year

VIEW DETAILS











BCBSMT reserves the right to stop or change this program at any time without notice.



Blue365° members can reach their weight-loss goals with savings from leading programs

Save on healthy meals, membership fees, nutritional products and services











# Keep your smile healthy and bright with Procter & Gamble dental bundles

 Dental packages at reduced pricing containing the latest in Oral B<sup>®</sup> power toothbrushes and Crest<sup>®</sup> products

# VII. Well On Target ®



### **How Do We Engage Our Members?**

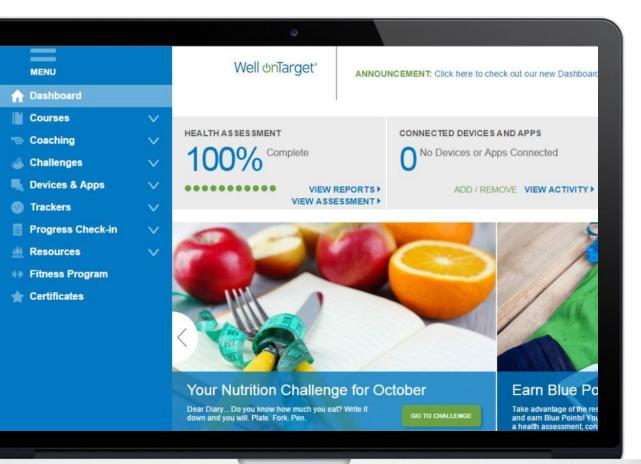




- Dynamic Well on Target® portal design for a personalized experience
- Built in Blue Points<sup>SM</sup> rewards to encourage healthy behaviors
- Easy access to wellness features through the new Well on Target mobile app
- New fitness device integration for constant motivation
- Personalized wellness communications for additional encouragement
- Employer tools for promoting on-site wellness events and hosting workplace competitions



#### **Member Portal**



#### **PORTAL HIGHLIGHTS**

- Health Assessment
- Member dashboard
- Self-directed courses
- Trackers and tools
- Interactive symptom checker
- Health & wellness content
- Food and exercise diary
- Social networking
- Text messaging
- Blue Points<sup>™</sup> rewards
- Fitness Program
- Monthly Challenges
- Fitness Device Tracking and Mobile App



# Well on Target Mobile WELLNESS ON THE GO

#### Features available at launch:

- Mobile Health Assessment
- Health Dashboard and Trackers
- Blue Points<sup>™</sup> Balance
- Sync a Fitness Device or App

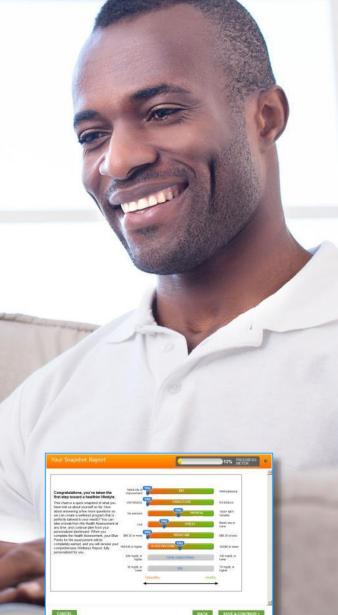


### The Health Assessment

- Integrated within the portal
- Scientifically based branching logic for a personalized experience
- Drives engagement by recommending self-directed courses and coaching after completion
- Personal wellness report with health improvement tip





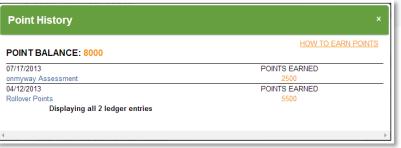


### Blue Points<sup>SM</sup> – Built-in Incentives



#### Instant recognition and rewards with Blue Points<sup>™</sup>

- Members can earn over \$250 in Blue Points<sup>™</sup> rewards
- Offerings that earn points:
  - Biometric screenings
     (voucher and on-site through
     Interactive Health and Catapult Health)
  - Health Assessment completion
  - Self-directed courses
  - Fitness Program Visits
  - Use of Online Trackers
  - Synching and using a fitness device or app







STRUCTURED 12-WEEK LESSONS ON 5 KEY HEALTH TOPICS



**Course Overview** 

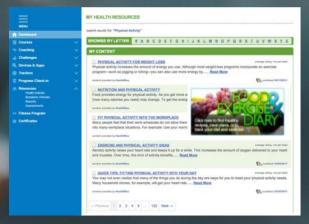


**The Stress Report** 



**Milestone Assessment** 

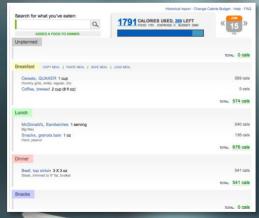
# Health & Wellness Interactive Tools & Resources



**Articles & Tools** 



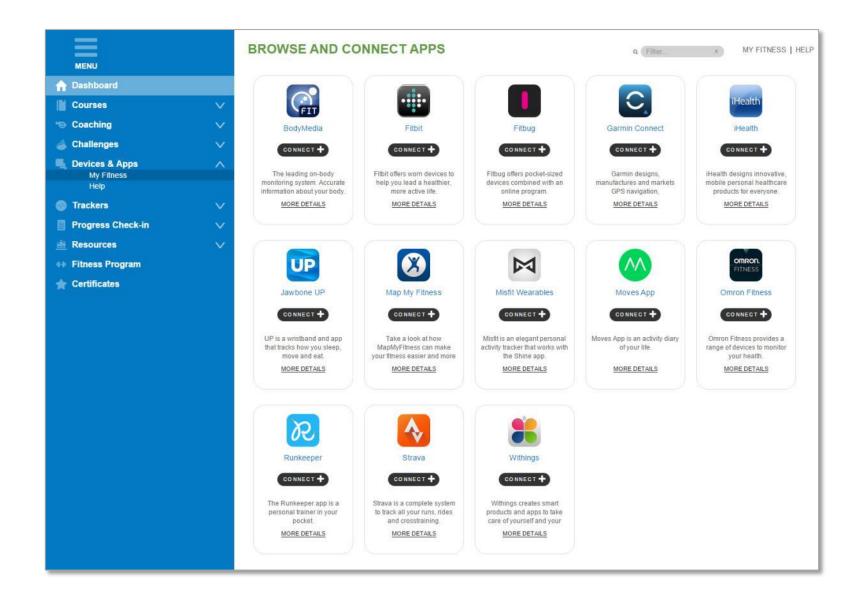
**Symptom Checker** 







## **Device Marketplace and Dashboard**



#### **Our Fitness Services**

#### **Fitness Program:**

Monthly Membership fee to a nationwide network of leading national, regional and local fitness centers with no contract

\$45.30 average monthly fee for access to one fitness center brand\*

#### **FITNESS WORKS:**

**Our Corporate On-site Fitness Center Program\*** 

- Facility on-site
- Tracking of usage by members
- Access at Blue Access for Members<sup>™</sup> or wellontarget.com
- Earn **Blue Points**<sup>™</sup> as you work out at work



### **Advantages of Our Wellness Solution**



#### **HOLISTIC**

approach addressing members' stress, nutrition and physical activity

#### **INTEGRATED**

with Blue Care Connection® clinical programming

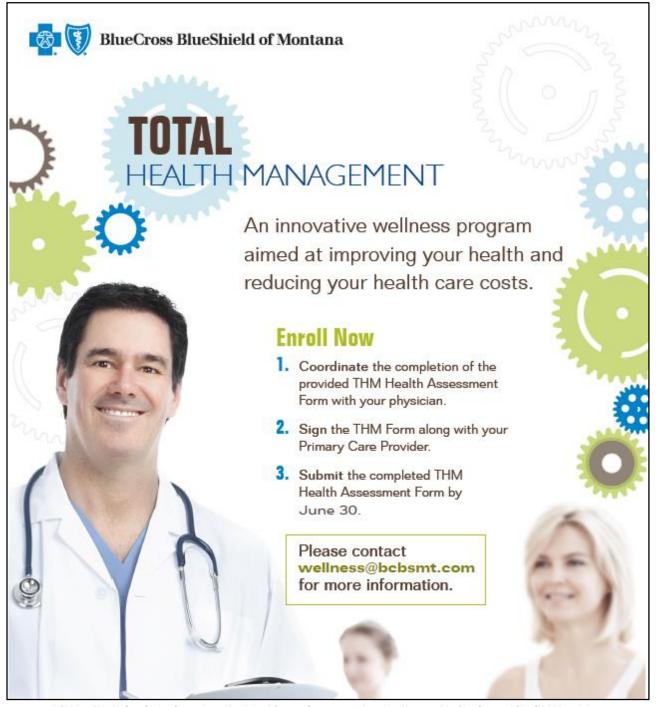
#### **FLEXIBLE**

with a range of features to improve your population's health

#### **VALUE**

through built-in Blue Points<sup>SM</sup> incentives and market-leading price





# **The Big Picture**

