



BlueCross. BlueShield.
Illinois • Montana • New Mexico
Oklahoma • Texas

Consumer Engagement in Health Care Decisions

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 @TomCMeier

Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana,
Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield
of Oklahoma, and Blue Cross and Blue Shield of Texas,
Divisions of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association



Who We Are

Health • Dental • Life • Disability • Connectivity • Pharmacy • Health IT

More than

15 million members

4th largest U.S. health insurer



ILLINOIS

MONTANA

NEW MEXICO

OKLAHOMA

TEXAS

An Expansive Network of Relationships that Makes Better Health Care Possible

DEEPER INSIGHTS

100M+
U.S. MEMBERS¹

1 IN 3
AMERICANS

74M+
GROUP MEMBERS¹

82%
FORTUNE[®] 100²

73%
FORTUNE[®] 500²

UNMATCHED INFLUENCE

1M+
U.S. PROVIDERS³

96%
HOSPITALS⁴

93%
DOCTORS⁴

MEASURABLE IMPACT

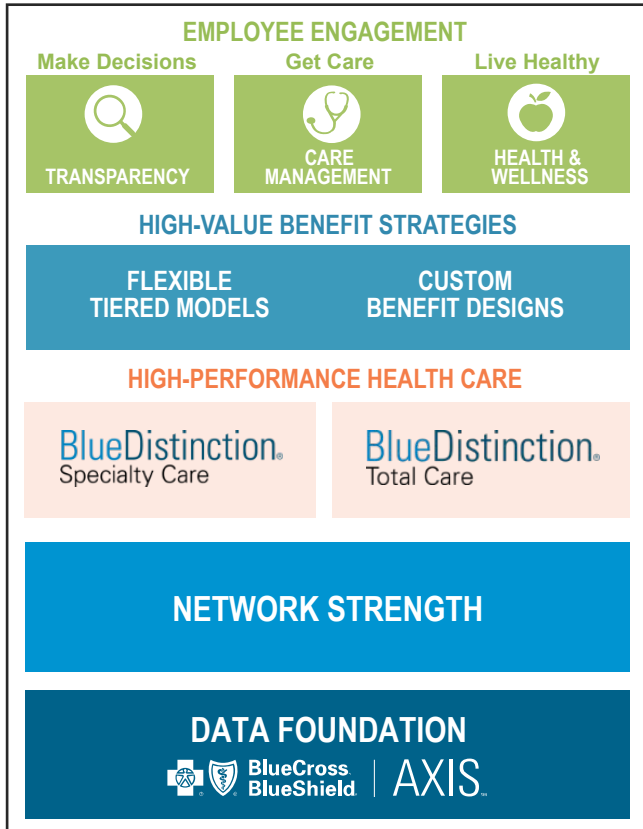
NEARLY **\$1B**
INVESTED IN **140+**
COMPANIES⁵

SPANS **EVERY**
U.S. ZIP CODE

REACH TO **190+**
COUNTRIES AND
TERRITORIES

1. BCBSA, Q416 Enrollment Report 2. *Fortune Magazine*, 2016 BCBSA Analyses 3. BCBSA, Sept. 2016 4. Consortium Health Plans Network Compare Findings, Oct. 2016 5. BCBSA, Oct. 2016

Transforming Members to Become Active Consumers of Care



Tools, programs, and services to help employees navigate their health care options and make better informed decisions about their health and care

Enabling employers to build custom programs to support the needs of their employees while advancing quality and affordability objectives

Local Centers of Excellence and care delivery programs that are helping to improve health care quality, safety, and affordability

Broadest and deepest network with the strongest cost advantages, both in- and out-of-network

Broad and deep data capabilities power analytics, insights, and solutions to accelerate improvements in health care quality and affordability

Evolution of Engagement and Advocacy Solutions

Active, engaged members lower health care costs. Our solutions make members active participants in their daily health care decisions — providing and guiding them with information where and when they need it.



Provider
Finder®



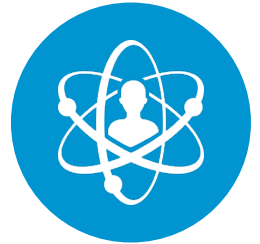
Cost Estimator /
Member Liability Estimator



Benefits
Value Advisor



Member
Rewards



Health Advocacy
Solutions

MAKE DECISIONS

GET CARE

LIVE HEALTHY

Realized Savings for 2017 Year-to-Date

Our solutions have already shown significant traction, resulting in hard-dollar savings for our clients.



Member Rewards

\$535,000+
in claims savings

\$940
average savings
per claim



Benefits Value Advisor

\$3.26 PEPM
in claims savings
(average 30% ROI)

2.4% UTILIZATION
(for shoppable procedures that
received a cost estimate prior
to claims incurred)



Health Advocacy Solutions*

Inpatient and
Outpatient Utilization

\$2.9M
Realized Reduction Savings
(\$10.45 PMPM / \$18.81 PEPM)

**Disclaimer: Early Adopter Results. Savings and Interaction results may vary by client based on the Health Advocacy Solution (HAS) package selected.*

Current Reporting Period: The current reporting period represents claims incurred from January 1, 2017 through March 31, 2017 and paid January 1, 2017 through May 31, 2017.

Prior Reporting Period: The prior reporting period represents claims incurred from January 1, 2016 through March 31, 2016 and paid January 1, 2016 through May 31, 2016.