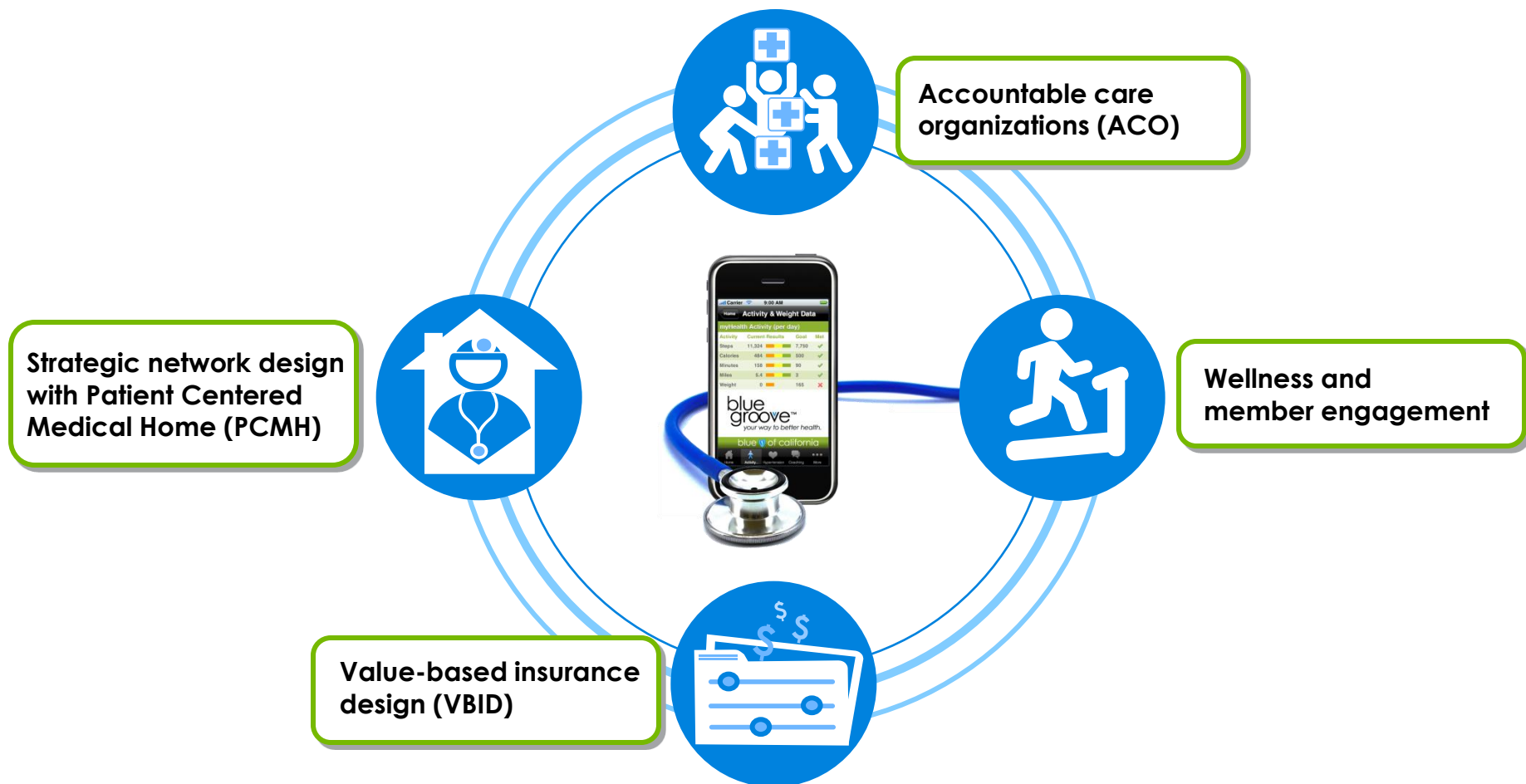
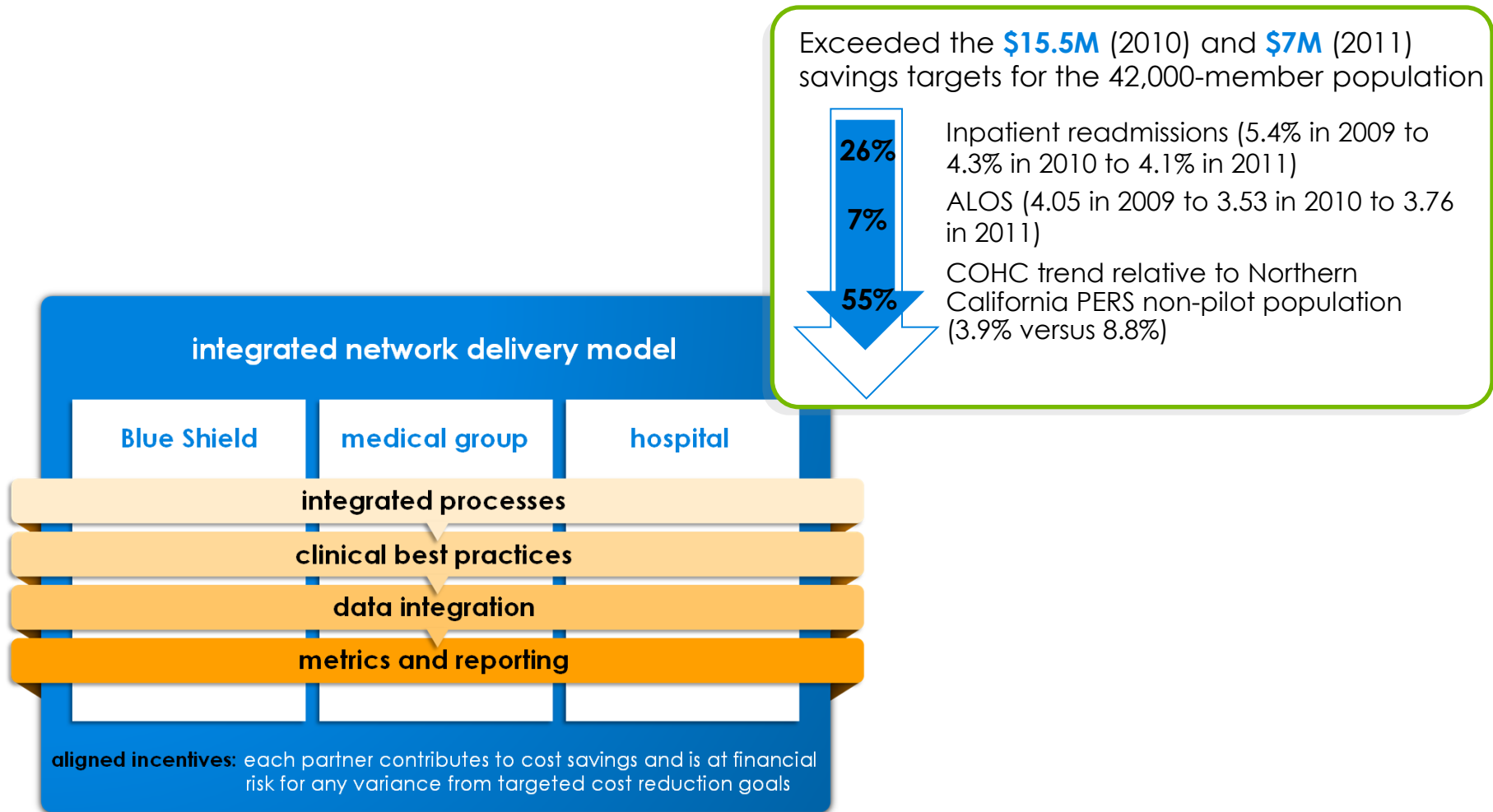


blue
groove[®]
your way to better health

we need a solution that meets everyone's goals



our sacramento ACO is the proof point



introducing the
next generation
of health care



blue groove is...

Value Prop:

- An integrated approach to care delivery that combines supply-side process improvement and best practice (provider partnerships) with demand-side incentives for healthy behavior and appropriate use of services (member activation) to improve quality and drive down cost

Principles:

- Narrow network of high quality, efficient providers through ACO partnerships
- Employee out of pocket expense tied to level of engagement, which includes physician choice, wellness participation, care plan compliance
- Wide breadth of employee choice with full transparency and support for decision-making
- Advanced view of the member based on a robust platform that facilitates member interaction and outbound engagement

a new kind of health plan



Description	Lean PPO benefits	Select HMO with restricted PPO wrap	PCMH HMO
Benefits unique to path	Provides the basics but at a higher cost <ul style="list-style-type: none"> • Broad PPO network • Existing Blue Shield health and wellness programs 	Encourages and rewards healthy behavior <ul style="list-style-type: none"> • Narrow network of ACO providers and access to restricted PPO (up to \$10K Blue Shield of California allowed) • Richer benefits and lower OOP than basic groove • \$500 financial incentive if certain requirements are met • Interactive online/mobile platform for personalized engagement and support 	Integrated care for chronic patients <ul style="list-style-type: none"> • Access to a narrow network of high-performing, patient-centered providers • Richer benefits and lower OOP than wellness or main grooves • Coordinated and integrated care based on evidence-based protocols • Reduced barriers to care
Value to member	Broader network for those who want to pay more	Financial recognition and support for a healthy lifestyle	Best-in-class support to manage care

PCMH optimizes treatment for members with select chronic conditions

Creates a high-performing care team, led by a physician champion (PCP), to best coordinate the patient's needs based on evidence-based treatment guidelines

- Directs members to high-quality, cost-effective providers
- Results in savings without cost-shifting to members
- Channels procedures to a subset of high-quality providers with superior outcomes
- Blue Groove Care Paths:
 - Diabetes
 - ESRD-CKD
 - Heart Failure-CAD
 - Hypertension
 - Osteoarthritis
 - Cancer



value-based insurance design supports clinically appropriate, high-value services

Customizing the benefit package to support the use of evidence-based best practices that lower overall healthcare costs:

- Remove barriers to needed, valuable services
- Optimize the likelihood of members complying with recommended treatment and engaging in healthy behaviors



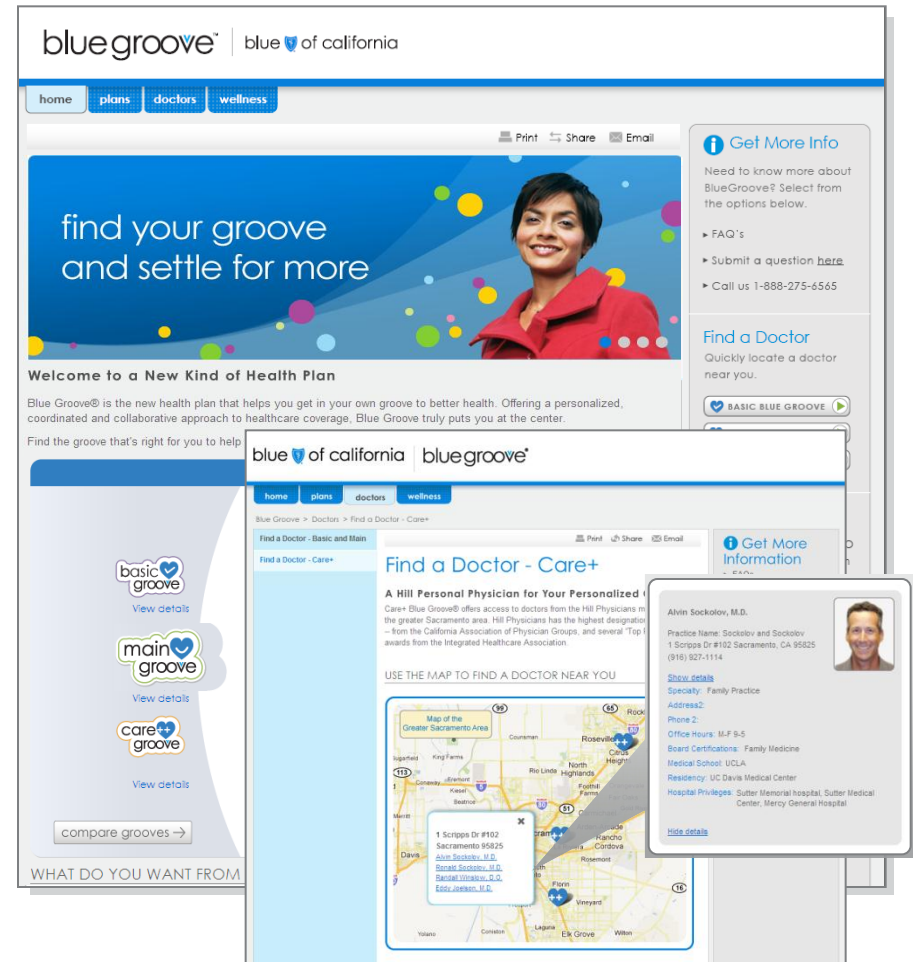
illustrative benefits

- Plan design is customized, based on existing benefits
- Main groove is designed with a slightly lower benefit value than existing benefits, with an opportunity for members to earn back their value through financial incentives
- Members who participate in the Main and Care+ Grooves will see a higher benefit value than those who choose to maintain the status quo in the Basic Groove.

	Basic Groove	Main Groove	Care + Groove
Deductible	\$1,500	\$500	\$0
PCP Copay	\$45/50%	\$20	\$0
Specialist Copay	\$45/50%	\$30	\$0
Copay max	\$7000/ \$10000	\$1500	\$1000
Rx Deductible	\$75	\$75	\$0

dynamic personalization platform drives member engagement...

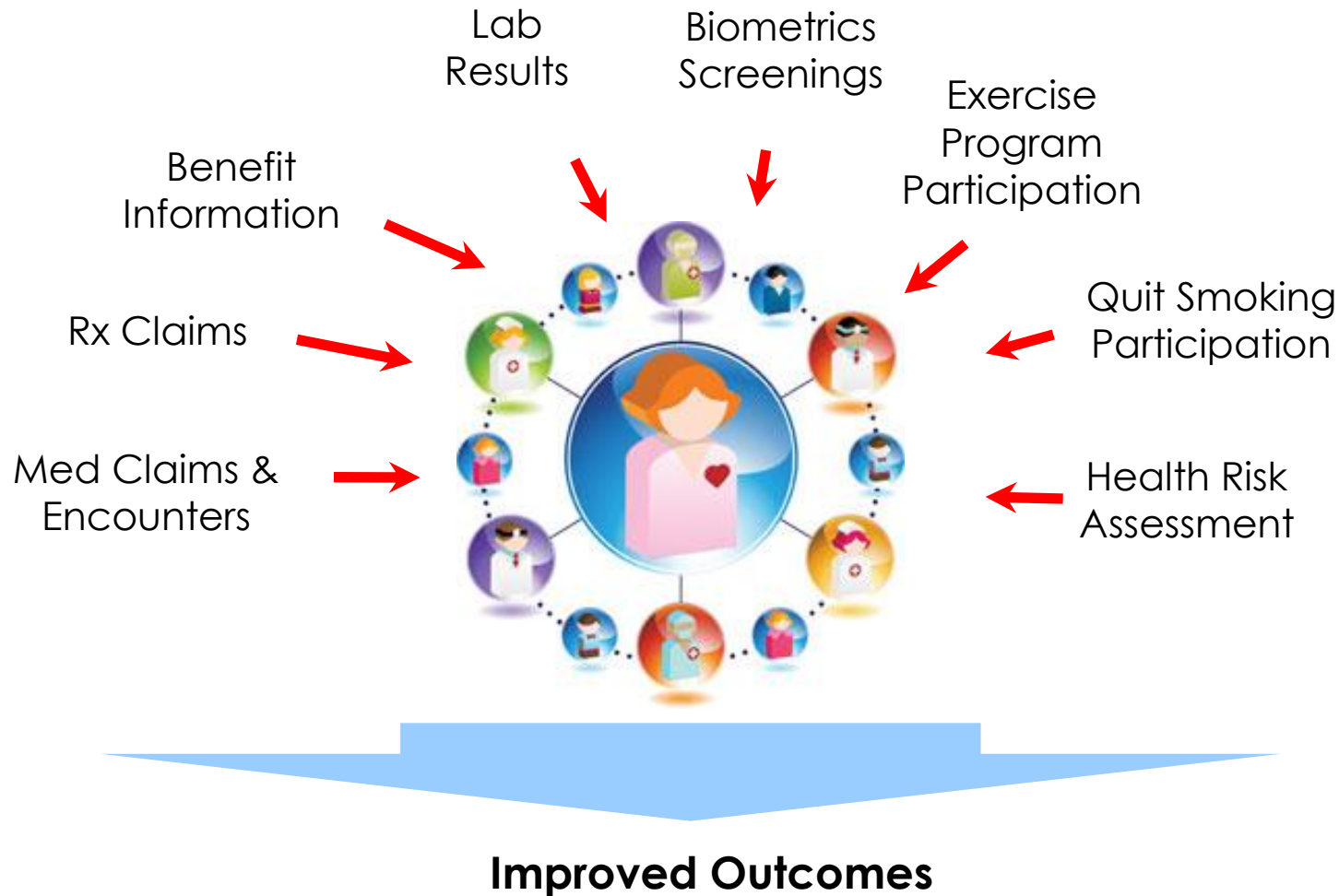
- Detailed information on each groove, including FAQs and downloadable plan details
- Blue Groove cost and benefit comparison tool
- Find a Doctor tool to help locate groove-specific providers, including detailed provider profiles
- Access to dynamic and interactive wellness tools that inspire and motivate
- Links to additional online wellness tools and resources



...through on-demand tools, apps,
and devices



360 view of the member...



patient engagement dashboard

Contact Detail

Name		Phone	(222) 222-2222
Subscriber Number	J00000009	Mobile	
Family Relation	BRADLEY HOUSEHOLD - J00000020	Mailing Address	3475 KENTUCKY LANE BAKERSFIELD, CA 93306
Relationship	Y	Email	jeff.passaro@blueshieldca.com
Relationship to Member	DEPENDENT		
Birthdate	3/24/1956		

▼ Groove Details

BlueGroove	Care+	BlueGroove Effective Date	1/1/2012
Adherence	 Adherent	Days Non Adherent	0

▼ Member Conditions Summary

Condition Category	DIABETES	Self-Reported Condition Category	
Primary Clinical Condition	DIABETES	Self-Reported Primary Condition	
Comorbidity 1	ANEMIA	Self-Reported Comorbidity 1	
Comorbidity 2		Self-Reported Comorbidity 2	
		Clinician Validated	<input type="checkbox"/>

▼ Utilization Metrics

Med-Surg Admissions	2	Re-Admissions	1
Med-Surg Avg LOS	6.2	ER Visits	1

▼ Engagement Console

Actor	Engagement Name	Outcome	Interaction	Required	Action	Outcome Date	Interactio
Care Team	Get Fit Program	BMI 25.8	Open	<input type="checkbox"/>	<div><div>--Select--</div><div>--Select--</div><div>Invite</div><div>Decline</div><div>Clinical Exception</div><div>No action needed</div></div> <div>Go</div>	12/13/2011	Jeffrey Pa
Care Team	Quit Smoking Program		Complete	<input type="checkbox"/>		12/13/2011	
Care Team	Action Plan		Complete	<input checked="" type="checkbox"/>		4/11/2012	Jeffrey Pa

blue groove delivers immediate and long-term value

For employers:

- One-time premium reduction of at least 10%
- Premium trend in future years of 5% or lower
- Measurably improved quality of care

For members:

- Incentive to “know their numbers” as the first step to health management
- Personalized engagement around health in a way that improves/manages their ongoing health status



questions?



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your way to better health

