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Blue Shield of California is an independent member of the Blue Shield Association.



# Trio HMO

Trio HMO is Blue Shield's answer to addressing healthcare affordability. It's an innovative plan designed with comprehensive, in-demand benefits.

Trio is available for individuals and groups of all sizes.



## Overview

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# Health coverage, simplified

Thanks to Trio's unique benefits and features, members get convenient, affordable, and personalized care provided by a quality network of local doctors and hospitals – all committed to delivering a better care experience. This coordinated approach helps us keep Trio premiums as low as possible while keeping members highly satisfied with better, more affordable care, and convenient ways to access it.





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How does it work?

# Leveraging ACOs to coordinate care and keep costs low

Our close accountable care organization (ACO) provider partnerships arrangements allow us to deliver high-quality coordinated care that can improve patient health and create a more **personal, efficient** experience.

Our ACOs provide financial incentives and technical support for providers to improve healthcare outcomes. This results in better managed costs, which then helps us deliver up-front premium savings to clients.

Built around the three pillars of



## Convenience

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## Quality

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## Affordability

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Trio HMO applies the latest developments in both customer and clinical experience to benefit both employers and members.





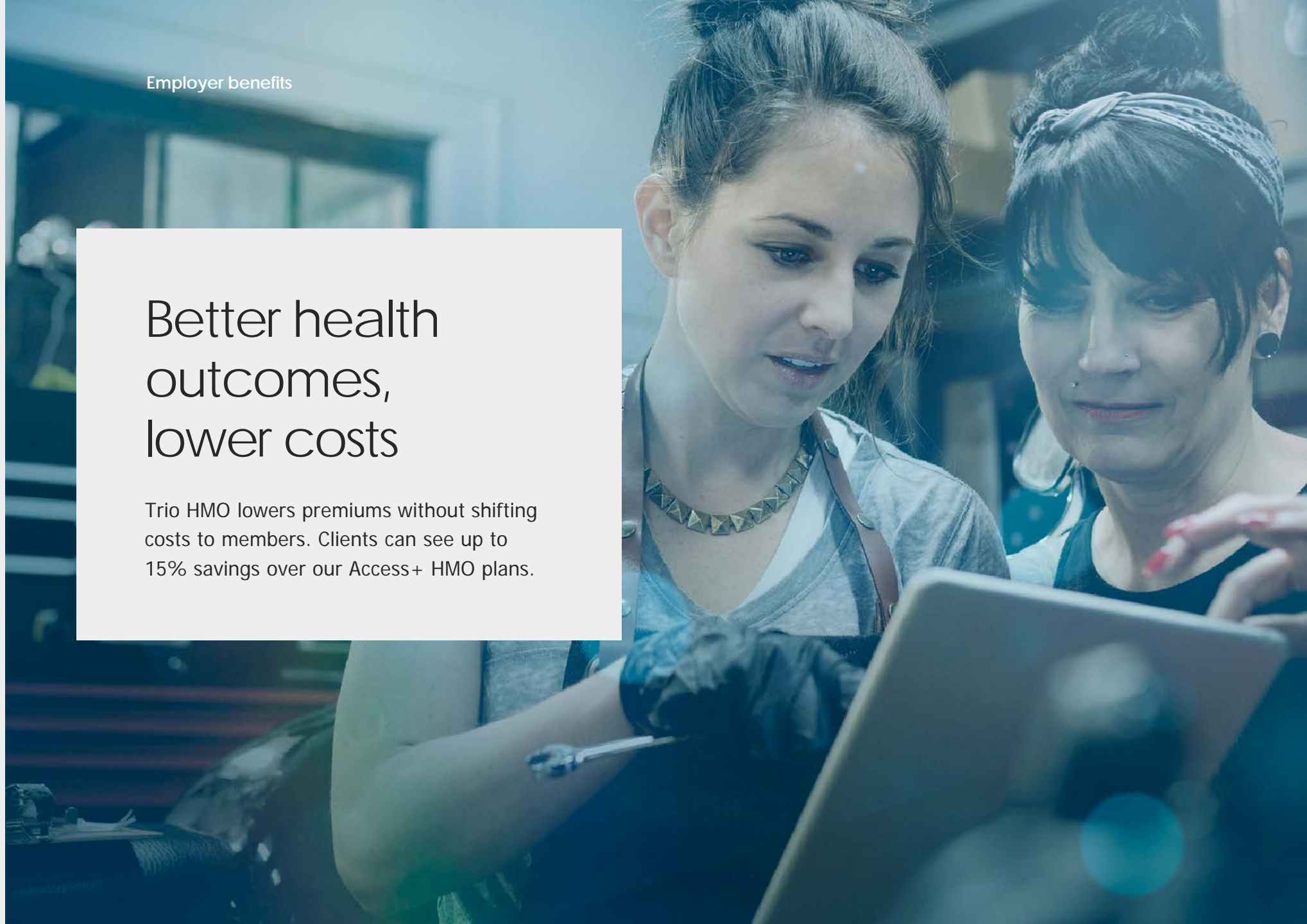
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## Employer benefits

# Better health outcomes, lower costs

Trio HMO lowers premiums without shifting costs to members. Clients can see up to 15% savings over our Access+ HMO plans.





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## Employer benefits

# Let's look at the numbers

Since 2010, Blue Shield's ACO model has reduced inpatient admissions, decreased inpatient bed days, and saved our members and employers over

# \$839M

aggregate cost savings

Recent outcomes show:

**11%** reduction in inpatient admissions

**19.4%** reduction in inpatient bed stays

ACO cost trend is

# 2.0%

compared with an  
annualized non-ACO  
trend of

# 5.9%

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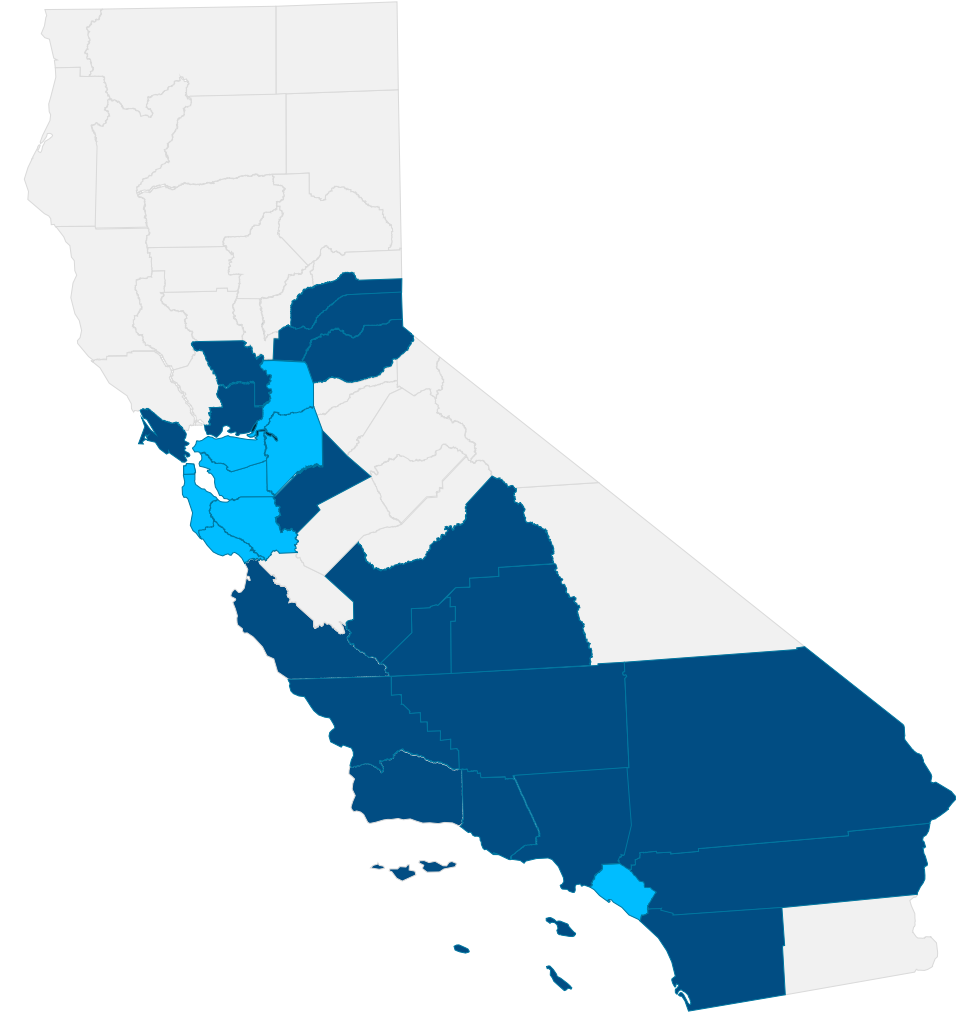
Where is it available?

## Coverage across California counties

Trio HMO's selected network of local doctors, hospitals, and specialists is available in these counties:

Alameda	Orange	Santa Barbara <sup>†</sup>
Contra Costa	Placer	Santa Clara
El Dorado	Riverside	Santa Cruz
Fresno	Sacramento	Solano
Kern	San Bernardino	Stanislaus
Kings	San Diego	Tulare
Los Angeles	San Francisco	Ventura
Marin	San Joaquin	Yolo
Monterey*	San Luis Obispo	
Nevada	San Mateo	

■ Full county coverage
 ■ Partial county coverage





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## Trio covers most of California's major metropolitan areas

Our network covers 78% of Blue Shield's full Access+ HMO:

96%

in Sacramento

100%

in San Francisco

95%

in Los Angeles

100%

in Orange County

97%

in San Diego



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## Trio HMO member experience at a glance



Trio members receive support from Shield Concierge – a co-located multispecialty team of experts ready to guide them through their coverage and care. The Concierge team includes nurses, health advocates, pharmacy technicians, social workers, and expert member service representatives, all just one call away.

Members also receive the following convenient benefits and services:



### \$0 24/7 virtual care consults

by phone or online video chat from the comfort of home



### Extensive pharmacy network

that includes major chains like CVS, Rite Aid, and Walgreens



### Instant savings

at the grocery store checkout with Healthy Savings program



### \$0 copay

on virtual mental health support through Teladoc



### Meal delivery program

and non-emergency transportation for qualified patients recovering from serious illness



### Access to wellness programs

including personalized nutrition and fitness coaching, weight management, gym discounts and more



### Digital mindfulness program

for personalized behavioral health support



### Option to self-refer to a specialist

within the same medical group



### BlueCard network

Trio members get access to urgent and emergent care when traveling within the United States or abroad





Higher satisfaction rates

## Trio HMO members report higher satisfaction rates

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Not only is Trio HMO our fastest growing plan, it has the highest satisfaction and retention rate of any of our medical plans. Along with a quality network of local doctors and hospitals backed by enhanced customer service, Trio HMO provides a way to offer coverage worthy of those we love.



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For more information about our high-value Trio HMO, contact your Blue Shield of California sales executive.