



# WELCOME TO THE 2023 SMALL BUSINESS BROKER ROADSHOW!

Our presentation will begin in just a few moments.

During the presentation, all lines will be muted. Please also refrain from using the raise hand feature.

Please submit any questions you have using the Q&A button at the bottom of your screen.

We will address questions at the end of our presentation. We will follow up via email to answer any questions we can't cover on this call.





# TODAY'S PRESENTERS



**Jason Bleau**

VP & General Manager of  
Core and Small Business Markets



**Tom Marshall**

Area Vice President  
of Sales



**Berynn Bell**

Area Vice President of  
Account Management



**Tony Pryor**

Senior Sales Executive,  
Specialty



**Justina Simon**

Broker & Employer  
Operations Manager



**Sandi Eber**

Senior Director, New Business Sales –  
GA Channel – Statewide





# AGENDA

1 New business updates

2 Renewal & OE

3 Specialty benefits

4 Broker & Employer services

5 Q&A

6 Closing remarks





# NEW BUSINESS UPDATES



# COMMITTED TO OUR MEMBERS HEALTH

## Quarterly rate reviews

- Blue Shield of California tracks market dynamics and employs a consistent approach to avoid unpredictable pricing for our clients. All health plans are affected by our latest rate increase.
- We integrate value beyond affordable premium rates and expand what members expect from their insurer. Members will still have access to comprehensive benefits and resources designed to improve their quality of life, reduce health risks, access savings programs, and engage more fully in their personal healthcare journey.



Wellvolution:  
personalized health  
guidance programs



LifeReferrals24/7<sup>SM</sup>:  
confidential counseling  
on personal, legal, and  
financial challenges



Wellness discount  
programs: savings on  
gym memberships,  
groceries, and more



Virtual care: a variety  
of telehealth services,  
including NurseHelp24/7<sup>SM</sup>  
and Teladoc

We're confident that we can work with you to find the right fit for you and your clients within our portfolio.





# Q1 2023 RATING ACTION

Consistent and sustainably affordable

Blue Shield Average Small Business Medical Rate Actions

	Average HMO Rate Actions					Average PPO Rate Actions					Average Rate Actions for all plans				
	Jan	Apr	Jul	Oct	YEAR	Jan	Apr	Jul	Oct	YEAR	Jan	Apr	Jul	Oct	YEAR
<b>2013</b>	2.0%	0.0%	0.0%	0.0%	2.0%	1.7%	3.3%	3.0%	0.0%	8.2%	1.8%	2.6%	2.3%	0.0%	6.8%
<b>2014</b>	1.7%	1.8%	1.2%	-1.8%	2.9%	6.5%	2.3%	2.5%	-7.7%	3.1%	6.0%	2.2%	2.2%	-6.3%	3.7%
<b>2015</b>	0.7%	0.0%	4.0%	4.4%	9.3%	2.4%	0.0%	2.2%	0.0%	4.7%	1.9%	0.0%	2.8%	1.1%	5.9%
<b>2016</b>	0.6%	0.0%	0.0%	2.8%	3.4%	1.1%	0.0%	0.0%	5.0%	6.2%	1.0%	0.0%	0.0%	4.5%	5.5%
<b>2017</b>	0.0%	4.3%	0.0%	-0.9%	3.4%	-0.2%	0.8%	0.0%	0.5%	1.1%	-0.2%	1.6%	0.0%	0.2%	1.6%
<b>2018</b>	2.3%	1.0%	0.0%	-2.1%	1.2%	1.1%	1.9%	0.0%	0.7%	3.7%	1.4%	1.7%	0.0%	0.0%	3.1%
<b>2019</b>	0.9%	1.6%	3.8%	1.8%	8.3%	1.3%	1.5%	3.3%	1.8%	8.1%	1.2%	1.5%	3.4%	1.8%	8.1%
<b>2020</b>	0.9%	0.0%	0.9%	-1.2%	0.6%	0.9%	0.0%	0.9%	-1.2%	0.6%	0.9%	0.0%	0.9%	-1.2%	0.6%
<b>2021</b>	0.0%	1.0%	1.2%	1.4%	3.6%	0.0%	1.0%	1.2%	1.4%	3.6%	0.0%	1.0%	1.2%	1.4%	3.6%
<b>2022</b>	<b>1.2%</b>	<b>0.9%</b>	<b>2.4%</b>	<b>3.6%</b>	<b>8.3%</b>	<b>1.2%</b>	<b>0.9%</b>	<b>2.4%</b>	<b>2.7%</b>	<b>7.4%</b>	<b>1.2%</b>	<b>0.9%</b>	<b>2.4%</b>	<b>2.9%</b>	<b>7.6%</b>
<b>2023</b>	<b>2.1%</b>					<b>2.1%</b>					<b>2.1%</b>				





VirtualBlue<sup>SM</sup>  
THE HEALTH CARE  
EXPERIENCE YOUR CLIENTS  
WANT TODAY, **COMING  
SOON.**





# NEXT-LEVEL CARE FOR A CHANGING WORLD

## Delivering more than convenience

Our Virtual Blue plan provides a level of service, choice, and flexibility uncommon among digital care plans. Members can expect a higher standard of virtual care and a seamless, holistic member experience.

Access to in-person care is part of the plan, whenever preferred. No referral needed.



# GO BEYOND POINT SOLUTIONS

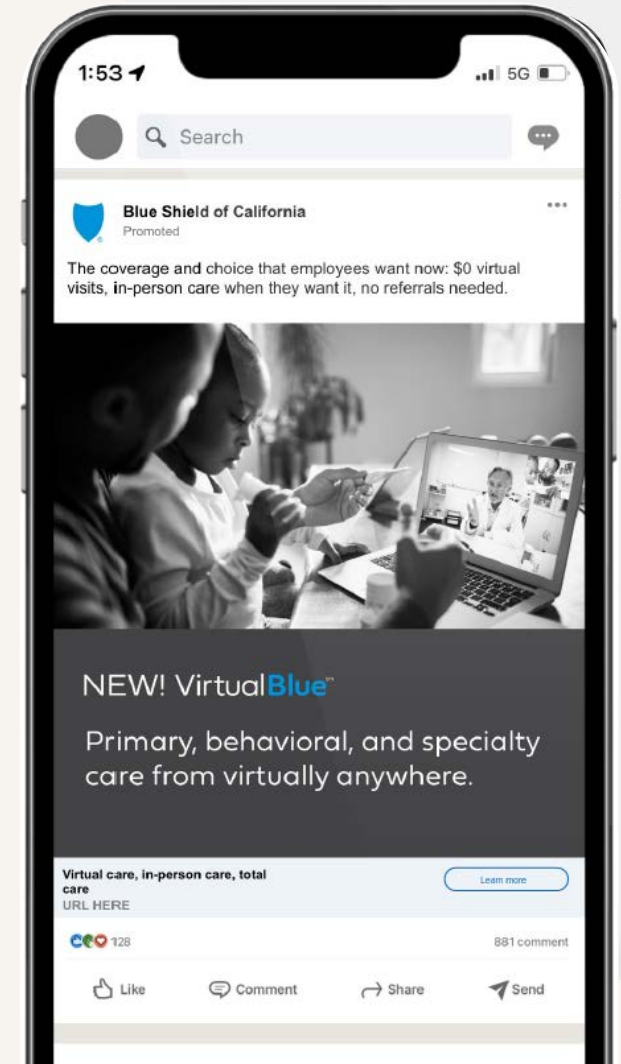
# 84%

of employers believe that  
**integrating virtual health  
and in-person care delivery  
is essential**  
and the most important action  
their partners can take.<sup>1</sup>

<sup>1</sup> Data Source: Business Group on Health. 2023 Large Employers' Health Care Strategy and Plan Design Survey. August 2022. Fielded May 31-July 13, 2022 with 135 large employers that cover more than 18 million US lives.

EXPERIENCE

## VirtualBlue<sup>SM</sup>



# CARE ON THE MEMBER'S TERMS: ANYTIME, ANYWHERE

When a member prefers in-person care, they can choose to see:

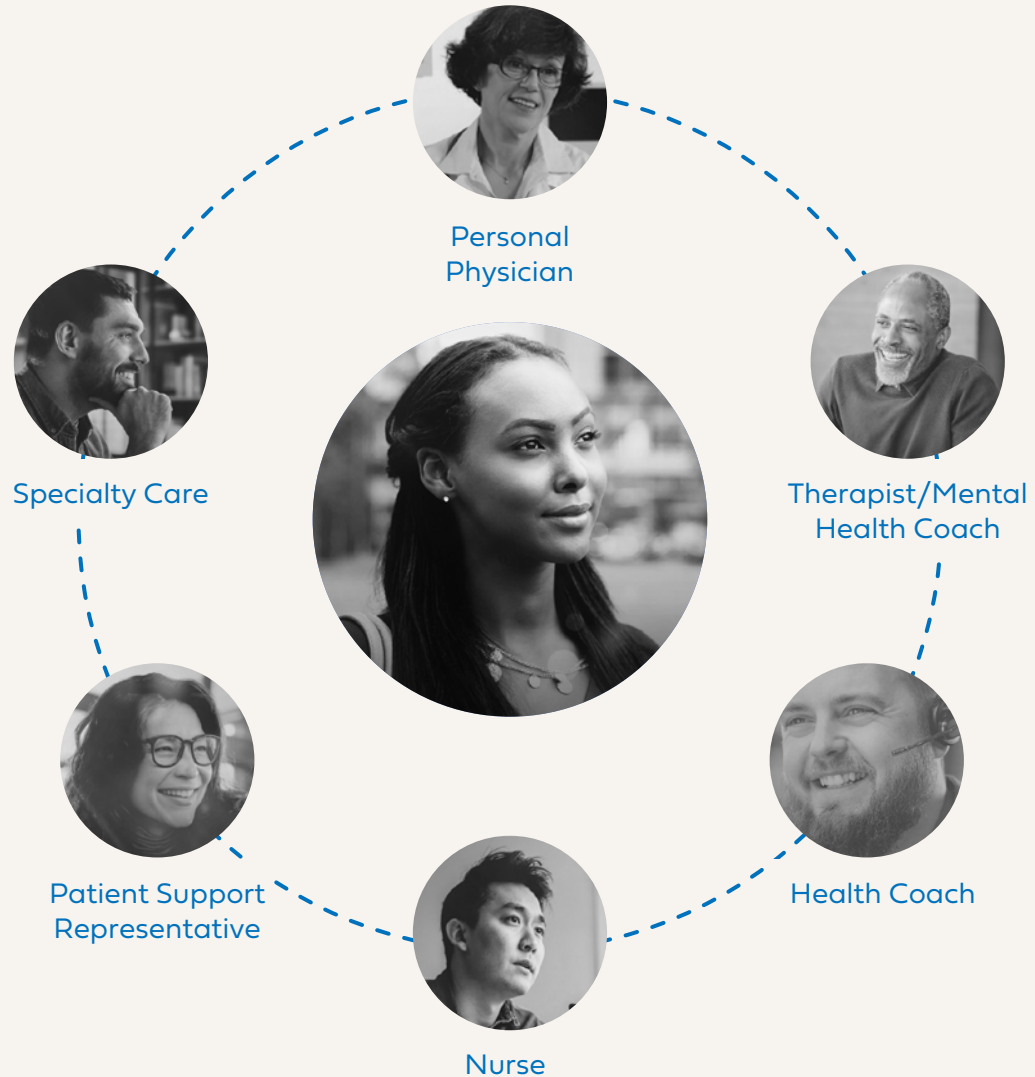


In-network  
PPO provider



BlueCard provider  
when out-of-state

## Advanced primary care: Coordinated support team



# A PERSONAL CARE EXPERIENCE, VIRTUALLY ANYWHERE

## VirtualBlue<sup>SM</sup>



In-person network

**40,000**  
physicians in California  
Tandem PPO Network

**1.7 million**  
BlueCard providers nationwide

**7,000**  
global physicians

**190 countries**  
via GeoBlue

Labs & Diagnostics  
Pharmacies, Vitals Kit

Wellvolution Platform



Digital platform host, advanced virtual care provider

**10 million**  
members on platform

**90%**  
member satisfaction

**\$0 Virtual primary care**  
Virtual PCP selection assistance  
OB/GYN  
Pediatrician  
Family  
Internal Medicine  
Coordinated care model  
Coaches/coordinators

**\$0 Virtual urgent care**  
24/7 from physician  
w/ medical history

**\$0 Virtual behavioral care**  
LCSW  
MFT



Virtual medical specialty provider

**2 million**  
managed lives in CA

**10+**  
years delivering care

**Core medical specialties**

**\$0 Virtual specialty care**

Allergy & Immunology  
Cardiology  
Dermatology  
Dietary nutrition  
Endocrinology  
Gastroenterology  
General surgery consults  
HIV medicine  
Hepatology  
Infectious disease  
Nephrology

Neurology  
Orthopedics  
Otolaryngology  
Physical medicine & rehab  
Psychology  
Psychiatry  
Pulmonology  
Rheumatology  
Urology  
Vascular surgery



# PORTFOLIO UPDATES

## Minimize impacts to plan design as much as possible

- While the 2022 AV Calculator did not require plan changes, many plans were impacted by the 2023 AV Calculator changes.
- Both On and off-exchange plans have cost share changes. Silver plans were impacted most.
- New NBPP ruling allowed for an increase OOPM limit from \$8350 to \$8750. All impacted plans experienced an increase OOPM limits.
- “Podiatric services” will now align with the “Other practitioner office visit” cost share. This will result in a decrease in all Podiatric service cost shares for all plans.

### Impacted Plans

On-Exchange
Blue Shield Silver 70 PPO 2500/55*
Blue Shield Trio Silver 70 HMO 2500/55*

Off-Exchange PSP
Gold PPO Savings 1750/15% HDHP Prev Rx
Silver PPO Savings 2300/25%*
Silver PPO Savings 2600/35%

Off-Exchange PPO
Silver PPO 2000/60*
Silver PPO 2350/65*
Silver PPO 2550/70*
Bronze PPO 5500/65
Bronze PPO 6250/65
Bronze PPO 6500/70
Bronze PPO 6850/55
Bronze PPO 7500/65

Off-Exchange HMO
Platinum HMO 0/20
Gold HMO 0/30
Silver HMO 2300/60*
Silver HMO 2750/70*
Bronze Trio HMO 7000/70

\*Plan name change resulting from cost share changes





# LAUNCH BRONZE HMO 7000/70 ON ACCESS+ AND LOCAL ACCESS+

- Plan will mirror existing Bronze Trio HMO 7000/70 plan design
- Exception: Embedded Rx Network will be Rx Ultra
- Professional services are not sub to deductible allowing members to access services before meeting the high deductible.
- Integrated Pharmacy deductible
- Chiropractic services included
- Membership growth opportunity, especially in regions such as Monterey

Benefits	Bronze HMO 7000/70
Medical Deductible	\$7000 / \$14000
OOPM	\$8750 / \$16700
PCP / Urgent Care	\$70
Specialist	\$80
MH/SA	\$70
Lab	\$65
X-Ray	\$115
Coinsurance	50% after ded
Emergency Room	50% after ded
Rx Deductible	Combined with medical
Rx Ultra: Pharmacy 1 / 2 / 3 / 4	Tier 1: \$25 Tier 2: \$115 after ded Tier 3: \$160 after ded Tier 4: 50% up to \$500 after ded

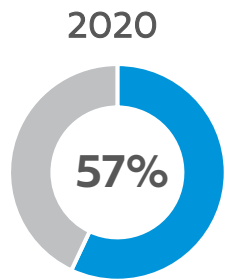




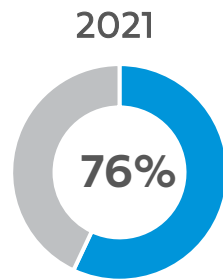
# WE'RE READY FOR YOUR BUSINESS

## The employer enrollment tool

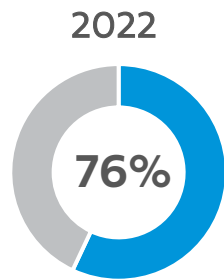
In 2022, we've continued to see groups installed within 1-2 hours and member ID numbers in your inbox within the following hour. These lightning-fast installation times and a handful of user experience enhancements have seen another strong year of enrollments with EET.



1,456 paper  
1,939 EET



1,170 paper  
3,616 EET



629 paper  
1,977 EET



76% of applications went through EET



50% of applications are enrolled without BSC intervention



3% applications with technical failures





# EARN MORE WITH OUR SMALL BUSINESS INCENTIVE PROGRAM

We're making it easier for you to earn more when you enroll members in Blue Shield of California small business products.

Our [Small Group Incentive Program](#) lets you earn 50 points for each new employee and dependent enrolled in a Tandem PPO medical plan. Additional reward points are given for each employee and dependent upsells for dental, vision, and/or life plans. Double points are applied when upselling all three specialty plans.

## Start now!

One point is equivalent to one dollar. Points apply to groups with effective dates from February 2023 through June 2024. View and compare out 2023 small business plan options at [blueshieldca.com/employerplans](https://blueshieldca.com/employerplans)

## Who is eligible?

Independent brokers and individual brokers within an agency participating in Producer Rewards are eligible. Blue Shield rewards help you earn more, faster. Boost your earnings and participate today!







# DIRECT ELITE REWARDS

Our [Direct Elite Rewards](#) program continues to benefit direct-selling small business brokers in 2023. The rewards program is available to all small group brokers who sell direct.

- Available to all small group brokers who sell direct
- Pays \$100 per member for new small business membership that comes direct to Blue Shield with effective dates from February 2023 through January 2024

[Direct Elite Rewards](#) also offers:

- Paid Ease transaction costs for new small group member enrollment submissions and administrative setup support
- No-cost user access to HealthConnect and administrative setup support
- Paid POP and COBRA services through WageWorks

For more information about Direct Elite Rewards, Producer Rewards and standard commissions, please contact your Blue Shield Sales Representative.





# RENEWAL AND OPEN ENROLLMENT





# MOST POPULAR SMALL BUSINESS PLAN OFFERINGS

	#1	#2	#3
Rural North/Sierra	Silver Full PPO 1950/50 OffEx	Gold Full PPO 750/30 OffEx	Silver Full PPO 2400/55 OffEx
Wine Country	Gold Full PPO 750/30 OffEx	Platinum Full PPO 250/15 OffEx	Platinum Full PPO 0/10 OffEx
Greater Sacramento	Gold Full PPO 750/30 OffEx	Silver Full PPO 1950/50 OffEx	Platinum Full PPO 0/10 OffEx
San Francisco	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Gold Full PPO 0/20 OffEx
Contra Costa	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Blue Shield Gold 80 PPO 350/25
Alameda	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Gold Full PPO 750/30 OffEx
Santa Clara	Platinum Full PPO 250/15 OffEx	Platinum Full PPO 0/10 OffEx	Gold Full PPO 750/30 OffEx
San Mateo	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Silver Full PPO Savings 2100/25% OffEx
Monterey Bay	Silver Full PPO 1950/50 OffEx	Silver Full PPO 2400/55 OffEx	Gold Full PPO 750/30 OffEx
Central Valley North	Silver Full PPO 1950/50 OffEx	Gold Full PPO 750/30 OffEx	Platinum Full PPO 250/15 OffEx
Central Valley South	Gold Full PPO 750/30 OffEx	Silver Full PPO 1950/50 OffEx	Platinum Full PPO 0/10 OffEx
South Coast	Silver Full PPO 1950/50 OffEx	Gold Full PPO 750/30 OffEx	Platinum Access+ HMO <sup>®</sup> 0/25 OffEx
Southern Desert	Gold Full PPO 750/30 OffEx	Silver Full PPO 1950/50 OffEx	Platinum Full PPO 0/10 OffEx
Kern	Gold Full PPO 750/30 OffEx	Silver Full PPO 1950/50 OffEx	Platinum Full PPO 250/15 OffEx
Los Angeles North	Platinum Full PPO 0/10 OffEx	Platinum Access+ HMO <sup>®</sup> 0/25 OffEx	Gold Full PPO 750/30 OffEx
Los Angeles South	Platinum Full PPO 0/10 OffEx	Gold Full PPO 0/20 OffEx	Gold Full PPO 750/30 OffEx
Inland Empire	Platinum Full PPO 0/10 OffEx	Gold Full PPO 750/30 OffEx	Silver Full PPO 1950/50 OffEx
Orange	Platinum Full PPO 0/10 OffEx	Gold Full PPO 750/30 OffEx	Platinum Full PPO 250/15 OffEx
San Diego	Platinum Full PPO 0/10 OffEx	Platinum Trio HMO 0/20 OffEx	Gold Full PPO 0/20 OffEx

# TRIO ACO HMO NETWORK EXPANSION – MONTEREY (PARTIAL COUNTY)

- Effective January 1, 2023, the Trio ACO network will expand to include additional parts of Monterey
- 19 new zip codes will be added
- The expansion makes the entire roster of Aspire providers available to our Trio members

City	Zip Codes
Salinas	93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915
Big Sur	93920
Carmel by the Sea	93921
Carmel	93922, 93923
Carmel Valley	93924
Chualar	93925
Gonzales	93926
Soledad	93960
Spreckels	93962
Castroville	95012
Moss Landing	95039





# RENEWAL REWARDS PROGRAM

Earn rewards for your loyalty with our [Renewal Rewards](#) program. Get awarded 50 points for each new employee and dependent enrolled in a Tandem PPO plan. Additional bonus points are awarded for dental, vision, and/or life plans. What's more, each newly enrolled member in all three specialty plans allows you to double your points!

**TANDEM PPO**  
NEW MEMBERS TO PLAN  
**50**  
points per member

**SPECIALTY**  
Dental = 10 pts.  
Vision = 5 pts  
Life = 5 pts  
2x points multiplier for each new member  
enrolled in all 3 specialty plans

*Applicable for small groups (1-100 employees) with renewal dates January 2023 through June 2023.*

For full program rules, please contact your Blue Shield Account Executive.

Keep your business with us. Grow your business with us.






# MAINTENANCE ON THE EMPLOYER ENROLLMENT TOOL

Redesigning 4 existing tools into one:

- Group & member maintenance
- Book of business reporting
- Invoice and delinquency visibility
- New profiles for agency sharing & visibility

Launch and rollout information will be communicated out in early 2023



**Enroll with confidence**  
Because enrollment can be easy

Transformative	Transparent	Thoughtful
<ul style="list-style-type: none"><li>• Consolidating 3 tools into a platform solution</li><li>• Reducing paper</li><li>• Automated business rules</li><li>• Near real-time integration</li><li>• Creating competitive advantage</li></ul>	<ul style="list-style-type: none"><li>• Book of business visibility</li><li>• Self-service submissions</li><li>• In tool activity tracking</li><li>• Searchable confirmation numbers</li></ul>	<ul style="list-style-type: none"><li>• Simple UI with guided steps</li><li>• Enhanced reporting</li><li>• Expanded access &amp; sharing rules</li><li>• More functionality than ever before</li></ul>

If you are interested in piloting the new group and member maintenance features in EET, please reach out to our [project team](#)!





## Digital programs



## Virtual care and coaching



## New!

### Wellvolution

One digital hub for a collection of innovative programs with proven results. They target mental health, diabetes prevention, and tobacco & vaping cessation as well as condition-specific programs that include intensive behavioral counseling for treating common conditions such as diabetes, hypertension, obesity, and heart disease.

Wellvolution features:

- Employer reporting
- Ways to boost engagement
- Guaranteed data privacy

### Teladoc Mental Health

Nationwide virtual (phone or video) coaching for members living anywhere in the U.S. and while traveling. Available 7a.m. to 9p.m. daily for one-to-one appointments with a behavioral health provider.

### Nurse help 24/7

Online chat or phone assistance. Can give referrals to providers or county mental health resources, and help members access care.

### LifeReferrals 24/7

A confidential EAP-like program connecting members with experienced behavioral health coaches. Members also get access to financial & legal coaches.

### Ginger

Ginger, providing on-demand mental health support 24/7/365, is now part of Wellvolution. It includes access to coaches, licensed therapists, and psychiatrists.

### Headspace

Headspace, the world's most science-backed app, is now part of Wellvolution. It has proven efficacy helping to reduce stress, increase resilience, and improve sleep.

### Maven Maternity

Maven Maternity offers 1:1 personalized support through a single touchpoint, with the ability to connect with more than 30 specialty areas – doulas, sleep experts, nurses, & more





# SPECIALTY BENEFITS







# INTRODUCING 2023 NEW DENTAL PPO PLANS

Pending regulatory approval



## New for 2023

- 8 new dental PPO plans

Bronze DPPO/**\$1500/MAC**  
 Bronze DPPO/**\$1500/MAC/Child Only Ortho**  
 Bronze Voluntary DPPO/**\$1500/MAC**  
 Bronze Voluntary DPPO/**\$1500/MAC/Child Only Ortho**  
 Gold DPPO/**\$1500/MAC**  
 Gold DPPO/**\$1500/MAC/Adult+Child Ortho**  
 Gold DPPO/**\$2000/MAC**  
 Gold DPPO/**\$2000/MAC/Adult+Child Ortho**



## Primary Goals

- Offering \$1500 calendar year maximum option under Bronze DPPO
  - Existing Bronze DPPO plans include \$1000 CYM
- Offering MAC out-of-network reimbursement option under Gold DPPO
  - Existing Gold DPPO plans include U90 out-of-network reimbursement
- Increased "Marketed" DPPO portfolio plans from 22 plans (introduced in 2022) to a total of 30 DPPO portfolio plans





# WITHDRAWAL OF SELECT LEGACY DENTAL PPO AND DINO PLANS CLOSED

## DPPO Plans

1. SmileSM Plus Gold 50/1500/Ortho/U85
2. SmileSM Deluxe 2000 50/2000/No Ortho/MAC
3. SmileSM Deluxe Plus 2000 50/2000/Ortho/MAC
4. Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC
5. Ultimate Dental PPO for Small Business 50/2000 No Ortho/MAC

To support product simplification

**Pending Regulatory Approval**

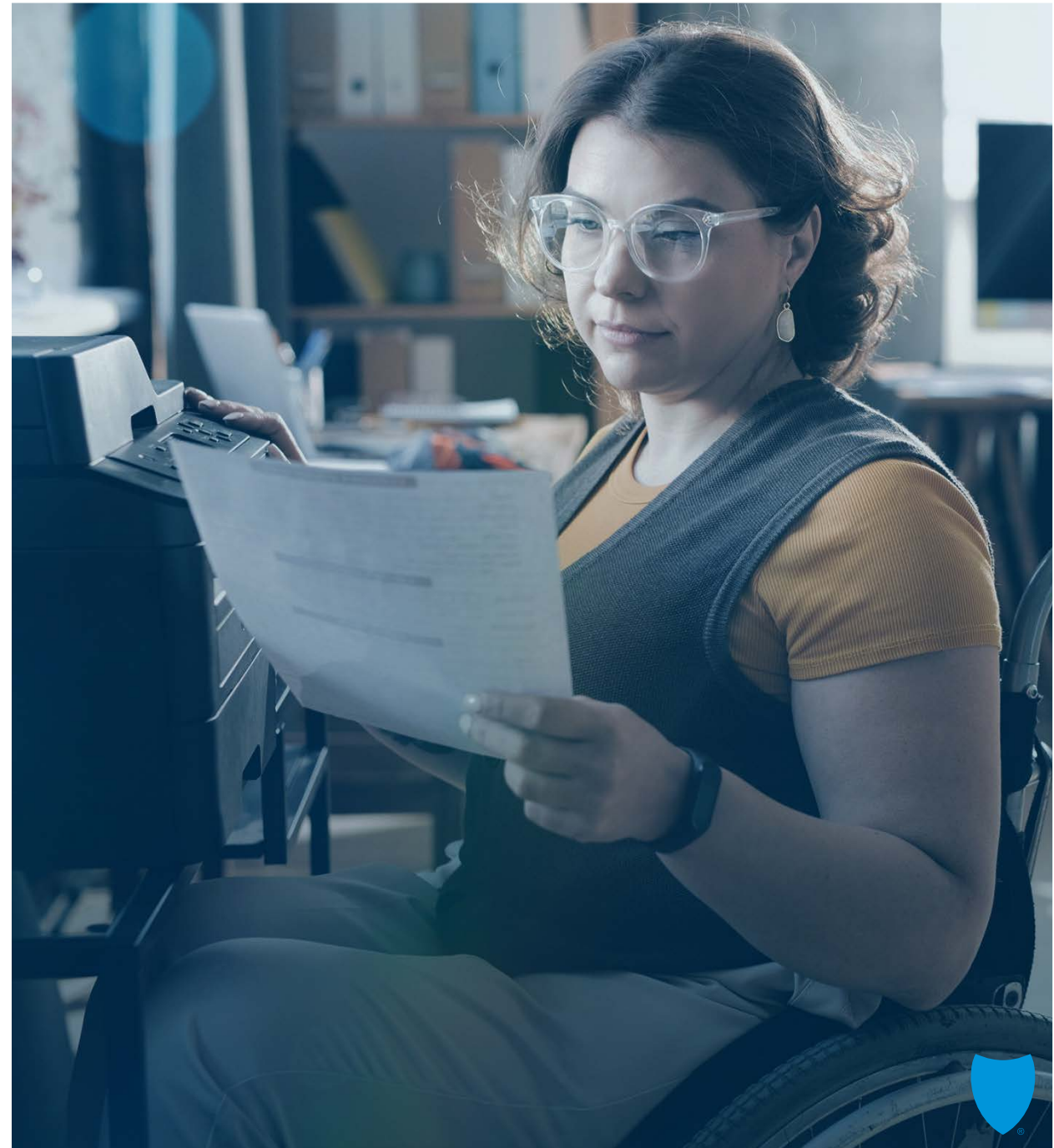
## DINO Plans

1. SmileSM In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho
2. SmileSM In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho
3. SmileSM In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho
4. SmileSM In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho
5. SmileSM In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho



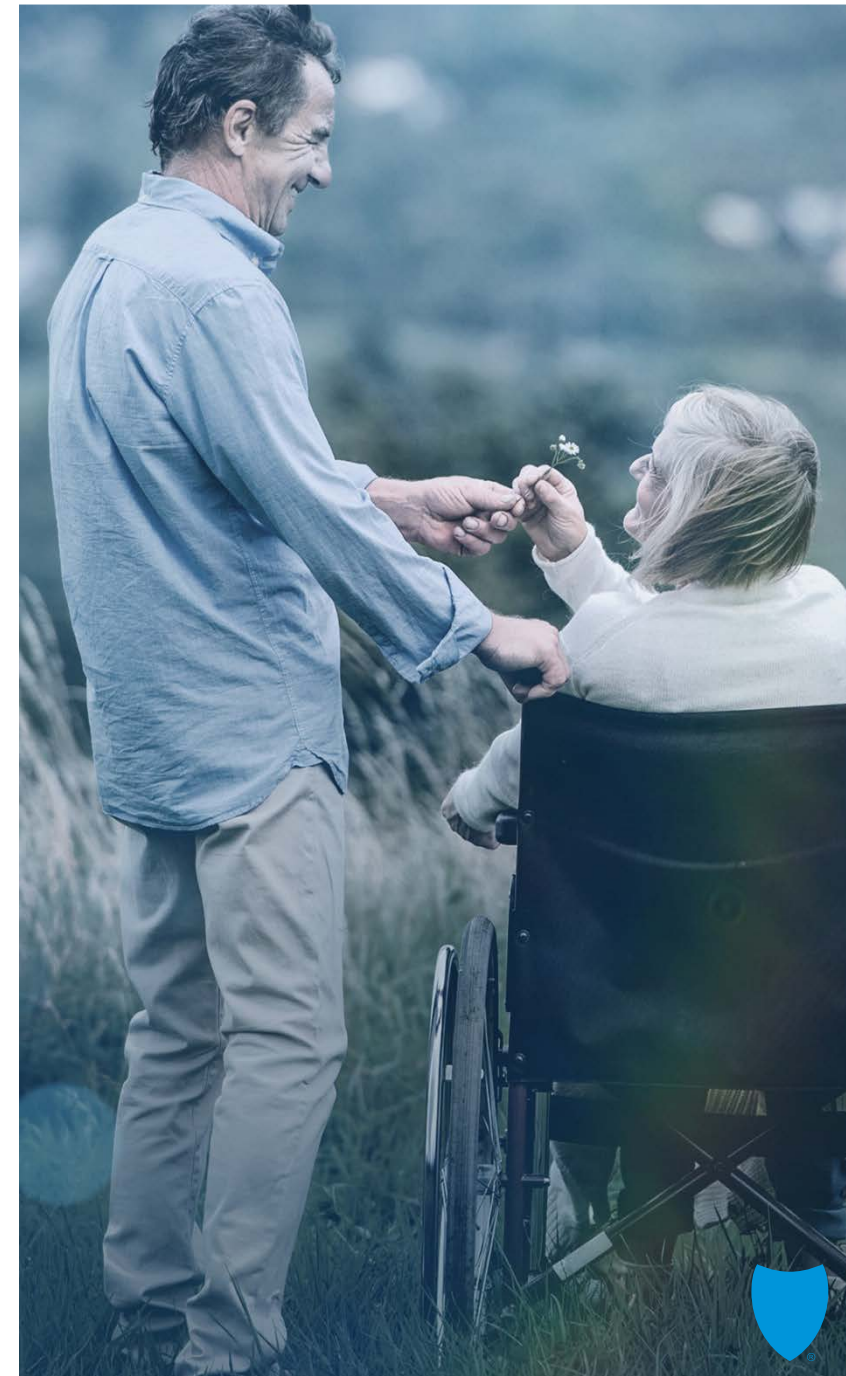
# VISION UPDATE

- Additional Standard Progressive Lenses: Enhancement to include standard progressive lenses on plans with a \$120 frame allowance
- Match elective Contact lens allowance to frame allowance: Plans with contact lens benefit will match the frame allowance of \$150
- Retinal imaging offered on all plans for \$39 benefit



# LIFE HIGHLIGHTS

- All benefit amounts for Small Group Life are **full guaranteed issue** and do not require any medical underwriting. The guaranteed issue amount equals the maximum benefit amount.
- **Beneficiary Assistance & Travel Assistance** are included with life coverage to Small Group employees and their families
  - Flat amount or multiples of salary benefits
  - Age banded for groups of 2-9 lives (up to 50K, guaranteed issue)
- Composite rates for groups of 10-100 lives
- Basic Life and AD&D **Quick Match** program available for groups between 10 and 100 eligible employees.
- Life is not bound by ACA, can be classed out by management and non-management
- GI for groups of 2-9 up to \$50,000
- Dependent Life for groups of 2-9 up to \$5000 and for groups of 10+ up to \$20,000



A woman with her hair in a bun, wearing a dark polka-dot dress, is shown in profile, looking towards the left. She is holding a silver laptop. The background is a blurred office or meeting room with other people and a whiteboard. The entire image has a blue tint.

# **BROKER & EMPLOYER SERVICES**





# SMALL BUSINESS SERVICE SUPPORT

**The broker & employer services team and sales/account management team are here to support you**

## SELF SERVICE PORTAL

**Securely manage your BSC book of business 24/7**

- Enroll groups using our employer enrollment tool
- Check new group submission status and view your online client list
- Administer member-level changes and view group-level information
- Order sales and marketing collateral
- Update your demographics, and banking information and manage email subscriptions
- Broker compensation, rewards, and commission
- Stay up to date on broker communications

## ACCOUNT EXECUTIVE

**Please contact your dedicated account executive for support**

- Assists with renewal planning and strategy
- Attends renewal open enrollment meetings to employees understand their plan benefits
- Provides staff education including specialty products
- Help you navigate our online tools and resources
- Unresolved escalated issues

## BROKER/EMPLOYER SERVICES

**Broker:(800) 559-5905**

**Group:(800) 325-5166**

**7:30am - 6:30pm M-F**

- Commission Inquiries
- Help you navigate our online tools and resources
- Billing concerns and discrepancies
- Access to care and escalated inquires



# KEY INITIATIVES TO ENHANCE AND IMPROVE YOUR EXPERIENCE



## 4TH QUARTER READINESS

Broker & Employer Services is geared up for 4th quarter volumes

- Fully staffed to support email inquiries and contact center
- 4th quarter refreshers completed
- Enhanced inventory management system

## Improved portal capabilities

- New account management tool
- Online Book of Business and Broker of Record submissions
- Ability to submit new groups and pull renewal packets
- Access to order ID Cards



## COMING SOON

- Broker Chat and Glance (co-browse) – Ability to chat live with agents with the capability to co-browse on your browser. Q1 of 2023
- Employer Connection – Additional self-services option to create a user-friendly experience Q1 2023
- Online Client List- Enhancements to the online client list to allow more real-time functionality- 2023



A group of five people are gathered around a table in a meeting room. One man is standing and leaning over the table, talking to the others. The room has large windows and a modern design. The text "QUESTIONS & ANSWERS" is overlaid in a white rounded rectangle.

# QUESTIONS & ANSWERS







THANK YOU

