Administrative Services Only (ASO) and stop-loss insurance arrangements

For large groups of 300 or more eligible employees

Blue Shield offers a suite of services that gives you the power to control costs, manage risks, and respond to utilization trends while giving your employees the choices that empower them to achieve their health and wellness goals.

When you select Blue Shield for an ASO and stop-loss insurance* arrangement, you can depend on flexible administrative options, risk management and cost management tools, and claims administration and member services. You can gain access to one of the largest PPO networks in California and effective medical management and utilization services.

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).
Here is what Blue Shield offers for your ASO and stop-loss insurance arrangement needs:

Access to large PPO network

Blue Shield of California offers one of the largest PPO provider networks in California. In our PPO network, you’ll find:

• More than 65,000 physicians and 359 hospitals
• 413 ambulatory surgery centers
• More than 5,000 chiropractors

Plus, when your employees are away from home, they can receive covered services from local physicians through the BlueCard® Program network, which includes 85% of physicians and 90% of hospitals nationally.

Support for your employees

Service and support for your employees is our priority, and we stand by it with our excellent customer service and our wide range of online tools. These provide your employees with direct access to information they can use to make better-informed health choices, which can result in greater satisfaction, lower overall coverage costs, and a better bottom line for you.

Knowledgeable service representatives are standing by to assist your employees during business hours, and self-service is available after hours online or through a voice response unit (VRU).

Team approach

To ensure your employees have the most predictable and smooth experience with Blue Shield, we created a dedicated implementation team to make sure you and your employees know what to expect.

This team will provide you with information on the progress of your group’s implementation and coordinate every aspect with all our internal departments, such as pharmacy, customer support, and claims for you and your employees.

Employees also have easy access to our Web site, blueshieldca.com, for resources that can help improve health and better manage costs. Whenever they have questions about plan benefits, prescription drugs, or Blue Shield wellness programs, they can go online for service and support to:

• Review benefit information
• Browse extensive online wellness and health information library
• Locate a network provider
• Check status of claims
• Compare hospitals
• Review treatment options
• Learn more about medications on the drug database and formulary
• Use the Ask the Pharmacist feature

Customize your medical ID cards

We make it easy to customize your company’s medical ID cards with your logo, copayment information, or special messaging available as an option.
Blue Shield is leading the way to reduce costs and improve quality with a comprehensive approach to healthcare management. Our medical management program helps ensure the delivery of medically appropriate, cost-effective health care for certain complex conditions, giving you enhanced value for your healthcare dollar. Plus, we provide transplant and comprehensive care management for members who need it.

- Prior authorization review – Review and determination of procedures and specified durable medical equipment
- Concurrent review – Review and discharge planning services for inpatient hospitalizations – on-site through our California-based medical staff with long-term facility and physician relationships
- Post-service claims review – Review claims for appropriateness of billing based on national standards and local practice knowledge
- Psychiatric care management – Review and discharge planning for all inpatient psychiatric/substance abuse admissions, including detoxification
- Hospice care management – Review and care management of all inpatient and outpatient hospice care
- Care coordination – Case manager coordination of activities related to access and availability of providers
- Facility claims review for stop-loss, NICU, burn, and trauma – Review for billing appropriateness
-Transplant management – Dedicated nurses focus on pre- and post-surgery transplant management

In addition, a team of professionals specifically trained on your benefits and programs, including a medical director and professionals in the areas of customer service and claims, and data and analytics are at your service.

Control costs with medical management programs

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Stop-loss insurance reduces risks

Blue Shield Life stop-loss insurance minimizes your risk by providing protection against large/catastrophic claims and excessive utilization. Stop-loss insurance is available to employer groups who purchase an ASO medical arrangement from Blue Shield of California. Arrangements can be customized to reflect the employer’s risk level. Blue Shield Life offers two types of coverage:

**Specific (individual) stop-loss insurance** protects against individual employees with high-dollar claims. There are several contract arrangements available, including coverage for run-in and run-out claims. Plus, contract arrangements with different incurred and paid date ranges are available.

- Deductibles as low as $100,000
- Lifetime maximum policy limit to $6,000,000
- Aggregating specific deductibles
- Specific advanced funding to help protect the employer’s cash flow
- Stop-loss benefits can be provided for medical and prescription drug coverage, or medical coverage only

**Aggregate (group) stop-loss insurance** protects against high utilization by the entire group. The aggregate coverage is typically written on the same contractual basis as the specific coverage. Additional options are available upon request. Aggregate coverage is only available when specific stop-loss insurance coverage is purchased.

- Standard maximum annual reimbursement is $1,000,000
- Stop-loss benefits can be provided for medical, dental, vision, and prescription drug coverage
- Eliminates plan sponsor funding up to coverage maximum

Support for you and your business

**Reporting**

We provide you with detailed reports to help you understand and manage your health costs, with standard reports including experience, key indicator, membership analysis, healthcare summary utilization, emergency room visits, top providers, major diagnostic categories, detail lag, summary lag, claims count, pharmacy, and specific stop-loss monthly reports. Plus, you can create customized reports for in-depth analyses.

In addition, a team of professionals specifically trained on your benefits and programs, including a medical director and professionals in the areas of customer service and claims, and data and analytics are at your service.

**Claims fiduciary**

We offer flexibility in handling claims appeals with two options for our ASO claims fiduciary service.

**Standard Option** – Blue Shield is plan administrator for all level 1 appeals

**Custom Option** – Blue Shield is plan administrator for levels 1 and 2 appeals

Large ASO groups
Get well, stay well with a variety of resources

We emphasize prevention and wellness with easy-to-access member resources. These programs are available as buy-ups:

- **High-Risk Case Management Program** – Focuses on assisting adults and children with complex conditions, at-risk infants, and adults and children with trauma.
- **Chronic complex case management** – Focuses on patients with advanced chronic diseases and with high co-morbidity.
- **High-risk maternity** – Identifies potential high-risk maternity cases through medical and pharmacy claims and provides management throughout a member’s pregnancy.
- **Musculoskeletal case management** – Seeks to identify members with low back or musculoskeletal issues likely headed toward surgery.
- **Case management bundle** – Offers a discount when an ASO group purchases all four of the case management programs outlined above.
- **Congestive Heart Failure Program** – Offers daily monitoring program to members diagnosed with severe heart failure.
- **Asthma Management Program** – Gives children and adults strategies for managing asthma with their doctors’ help.
- **Coronary Artery Disease (CAD) Management Program** – Helps members with heart disease make lifestyle changes to reduce their risk of future heart problems.
- **COPD (Chronic Obstructive Pulmonary Disease) Management Program** – Helps prevent or lessen the severity of COPD episodes and upper-airway infections.
- **CareTips for Members** – Provides personalized screening reminders and alerts for appropriate medication usage and care directly to members.
- **NurseHelp 24/7SM** – Confidential, secure access to a registered nurse, day or night.
- **Health Advocate** – Registered nurses offer member-focused advice and guidance, including healthcare guidance, information and resource support, clinical support, and administrative support.
- **Health Coach** – Lifestyle coaches focus on modifiable health risks. Coaches are nutritionists, exercise physiologists, certified health educators, dieticians, and tobacco-cessation specialists.
- **Healthy Lifestyle Rewards with incentives** – Award-winning lifestyle improvement program that focus on modifiable risk factors (physical activity, nutrition, smoking cessation, and stress management).
- **Healthy Lifestyle Rewards "wrap"** – This version of HLR opens the program and rewards to all employees, regardless of their health benefits administrator (only available for large employer groups with 1,500+ employees).
- **Shield WellcheckSM** – Facilitates convenient worksite biometric screening.
- **Tobacco cessation** – Program aimed at quitting smoking, with an emphasis on outbound coaching calls, and access to Web tools, including an interactive online community.
- **LifeReferrals 24/7SM** – Offers members support from master’s-level professionals, consultations, information, and referrals for a wide range of family and personal issues.

Get a total health package with specialty benefits

You can complement your health benefit offering with dental and vision plans that have these network capabilities:

- **National dental PPO network** features more than 110,000 nationwide providers with more than 20,000 in California*
- **National vision network†** features more than 16,000 providers, including more than 5,800 in California

Dental coverage – Blue Shield of California provides a range of dental PPO plans to help maintain good overall health and prevent minor dental conditions from becoming serious and costly. We offer an orthodontia calendar-year benefit, extra benefits for pregnant women, low-cost choices, and no out-of-pocket costs for diagnostic and preventive care.

Vision coverage – Blue Shield of California and Blue Shield Life vision plans† focus on eye health and early detection and prevention for employees, and cost management for employers. Our plans come with $0 copayment annual eye exams# to help ensure your employees can get preventive vision care that’s simple and affordable.

For more information or to get a quote, please contact your Blue Shield representative.

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* Dental providers in and out of California are contracted through a dental plan administrator.
† Vision providers in and out of California are available by arrangement through a vision plan administrator.
# Does not apply to eye exam only, materials only, and closed plans.