



BlueCross BlueShield
of Oklahoma

Member Rewards

Guiding Members to Lower-Cost and High-Quality Options

Costs Differ Dramatically by Location



The Cost of Your Health Care Depends on Where You Park Your Car

Building on Transparency



ROI

The result is measurable, sustainable savings and ROI

CASH REWARDS

Rewards trigger action and redirect consumers to lower-cost, higher-quality care

ENGAGEMENT

Intuitive tools and communication outreach engage consumers to shop

TRANSPARENCY

Cost and quality transparency provides a solid foundation

Costs Varies Dramatically



Prices for the same quality medical procedure can vary dramatically depending on location. Do your employees know that a procedure at Facility X can cost thousands of dollars more than it does at Facility Y down the road?

Procedure	Provider A	Provider B	Difference	
MRI of the Brain	\$398	\$2,477	\$2,079	+622%
Hysterectomy	\$10,373	\$16,459	\$6,086	+159%
Hernia Repair	\$2,309	\$8,244	\$5,935	+357%
Knee Replacement	\$17,818	\$43,452	\$25,634	+244%

Allowable in-network cost data from providers within a 50-mile radius of Oklahoma City. Costs are examples and may not apply to every member's situation.

4 Simple Steps to Earn Rewards



1



The member's doctor recommends a medical service.

2



Interact with Provider Finder[®] or BVA to find lower-cost, higher-quality options nearby.

3



The member has the procedure at the location of choice.

4



After the claim is paid and location is verified as reward eligible, a check is sent to the member.

Engaging Members, Supporting Employers



Member Rewards

Cash rewards for members who select lower-cost, high-quality providers



Engagement Programs

Turnkey engagement programs reach and activate them to shop



Proactive Messaging & Alerts

Actual member claims experience and demographics trigger communications before members seek care



Direct Marketing Outreach & Fulfillment

Targeted marketing based on gender, age, claims and other analytics customized with appropriate branding



Reporting

Detailed reporting highlights program performance



BVA Concierge Services

BVAs shop for members and schedule appointments based on cost savings



Enhanced Account Management & Support

Works directly with employers to drive engagement strategy execution



Payment Administration & Tracking

All aspects of rewards including funding, qualification and processing tax reporting

Member Rewards Is a Game Changer



Shop for common medical services based on price, location and quality

- Cash rewards motivate employees to shop for care
- Choose a lower-cost, high-quality provider in Provider Finder[®]
- Services with higher savings earn higher member rewards
- Higher redirection, more savings for employers
 - Average savings of \$547 per claim*
 - 6 in 10 members earning repeat rewards (2011-2014)



Search in Provider Finder. Get Quality Care. Save Money.

*These are sample ROI figures based on Vitals SmartShopper data over a three-year period from 2013 to 2015. Estimates found on Provider Finder are just estimates for various providers, facilities and procedures. Savings and ROI depend on which providers and facilities members choose.

Sample of Available Member Rewards



Rewards Services	Reward Amount Most Cost-Effective	Reward Amount 2 nd Most Cost-Effective	Reward Amount 3 rd Most Cost-Effective
Back Surgery (inpatient laminectomy)	\$500	\$250	N/A
Back Surgery (outpatient laminectomy, discectomy, foraminotomy)	\$250	\$100	\$50
Bariatric Surgery (inpatient laparoscopic gastric bypass)	\$500	\$250	N/A
Bladder Repair for incontinence (sling)	\$250	\$100	\$50
Bone and Joint Imaging of Whole Body	\$150	\$75	\$50
Bone Density Study of Spine or Pelvis	\$50	\$25	N/A
Bunionectomy	\$150	\$75	\$50
Colonoscopy	\$150	\$75	\$50
CT Scan	\$150	\$75	\$50
Ear Surgery Insertion of Ventilating Tube	\$150	\$75	\$50
Eye Surgery - Cataract Removal	\$150	\$75	\$50
Gall Bladder Removal (laparoscopic)	\$250	\$100	\$50
Groin - Hernia Repair	\$250	\$100	\$50
Hand Surgery - Carpal Tunnel	\$150	\$75	\$50
Knee Surgery (arthroscopic)	\$250	\$100	\$50
Lab Services	\$25	N/A	N/A
Laparoscopic Tubal Block or Tubal Ligation	\$250	\$100	\$50
Lithotripsy - Fragmenting of Kidney Stones	\$250	\$100	\$50
Mammogram	\$50	\$25	N/A
MRI	\$125	\$75	\$50
Nasal/Sinus - Corrective Surgery - Septoplasty	\$150	\$75	\$50
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$50
PET Scan	\$150	\$75	\$50
Physical Therapy	\$150	\$75	N/A
Remicade Infusion Therapy	\$500	\$250	N/A
Repair of Umbilical Hernia (5 years and older)	\$250	\$100	\$50
Shoulder Surgery (arthroscopic)	\$250	\$100	\$50
Spinal Fusion of Neck - Front	\$500	\$250	N/A
Stomach - Upper GI Examination (endoscopy)	\$150	\$75	\$50
Tonsillectomy & Adenoidectomy	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	N/A

Calculating Savings



Scenario One:

The member has already selected a location for medical service. Savings from redirection to a lower-cost facility is calculated based on the chosen location.

The referral establishes the expected location and cost. Any redirection to a lower-cost facility creates a savings.

\$2,200 Selected/Referred Location Cost

- **\$465** Most Cost-Effective Location

- **\$125** Available Reward

\$1,610 Employer Savings



*These are sample ROI figures based on Vitals SmartShopper data over a three-year period from 2013 to 2015. Estimates found on Provider Finder are just estimates for various providers, facilities and procedures. Savings and ROI depend on which providers and facilities members choose.

Calculating MRI Savings



Scenario Two:

Member has not selected a location for medical service*. Savings from redirection is calculated based on average cost for the geographic area.

\$1,200 Average Location Cost

- **\$465** Most Cost-Effective Location

- **\$125** Available Reward

\$610 Employer Savings



*These are sample ROI figures based on Vitals SmartShopper data over a three-year period from 2013 to 2015. Estimates found on Provider Finder are just estimates for various providers, facilities and procedures. Savings and ROI depend on which providers and facilities members choose.

Calculating MRI Savings



Scenario Three:

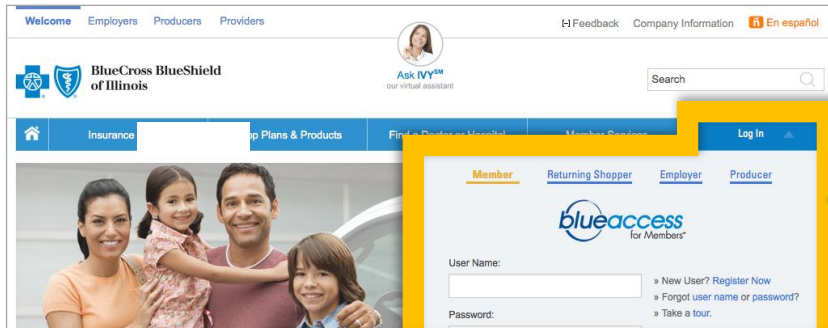
Member has already selected reward-eligible location*. To encourage similar behavior in the future, a reward will still be paid and deducted from total ROI.

\$465	Selected Location Cost
- \$465	Most Cost-Effective Location
- \$125	Available Reward
<hr/>	
-\$125	Employer Savings

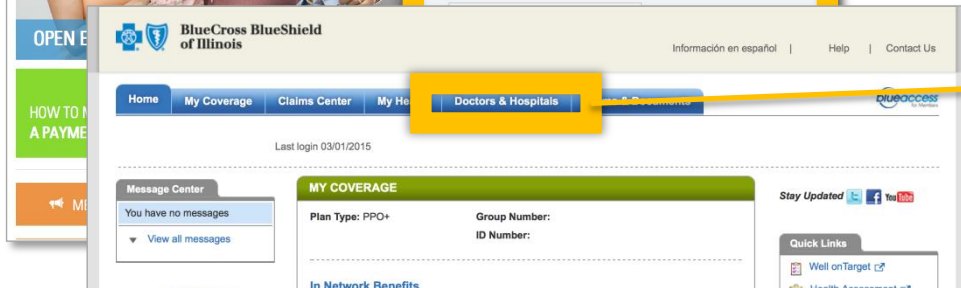


*These are sample ROI figures based on Vitals SmartShopper data over a three-year period from 2013 to 2015. Estimates found on Provider Finder are just estimates for various providers, facilities and procedures. Savings and ROI depend on which providers and facilities members choose.

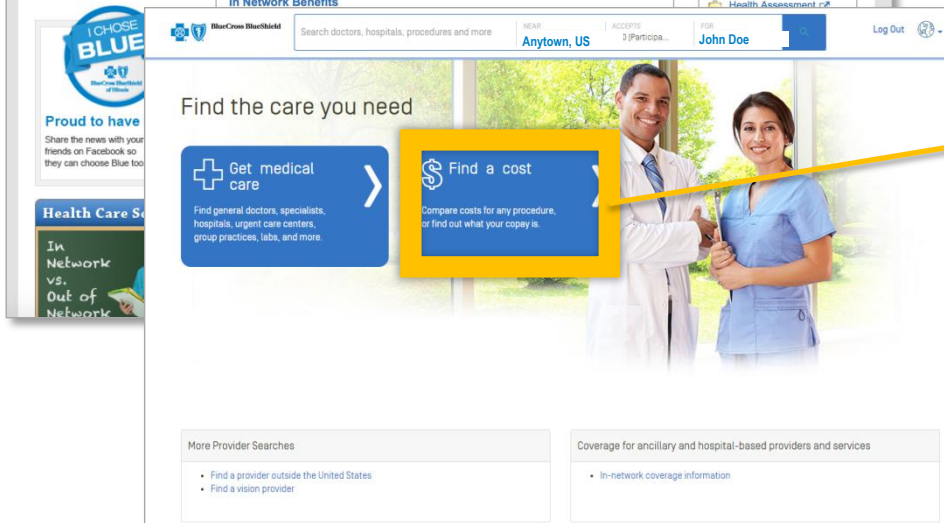
Process for Accessing Rewards



Go to bcbsok.com and log in to Blue Access for MembersSM (BAM)



Click the “Doctors and Hospitals” tab from your BAM homepage to access Provider Finder



Select “Find a Cost”

Search for the procedure

Provider Finder® Search Results



BlueCross BlueShield of Illinois

Colonoscopy, Screening

NEAR Chicago, IL

ACCEPTS PPO (Participa

Chicago

Colonoscopy, Screening

Expected cost to you: \$1,154 - 1,994

Expected cost to your employer: \$1,387 - \$8,946

Read more about this procedure

6 results for Colonoscopy, Screening for Facility

All Results (6) ?

\$1,054 your expected cost **\$150 Member Rewards**

Chicago Endoscopy Center
Multi-specialty
OVER 300 RATINGS 4.4 ★★★★★ 93% would recommend
Blue Distinction (1) 2 OTHER AWARDS

Chicago Endoscopy Center (1.0 mile away)
3536 W Fullerton Ave, Chicago, IL 60647
(773) 772-1212

\$1,508 your expected cost **\$75 Member Rewards**

Symbiosis Health
Multi-specialty
PROVIDER NOT YET REVIEWED 1 AWARD

Symbiosis Health (5.0 miles away)
321 N Clark St #2550, Chicago, IL 60654
(312) 241-1110

\$1,849 your expected cost **\$50 Member Rewards**

Perry L. Kamel, MD
Gastroenterologist
PROVIDER NOT YET REVIEWED 2 AWARDS

Perry L. Kamel, MD (6.0 miles away)
737 N Michigan Ave, Chicago, IL 60611
(312) 673-9626

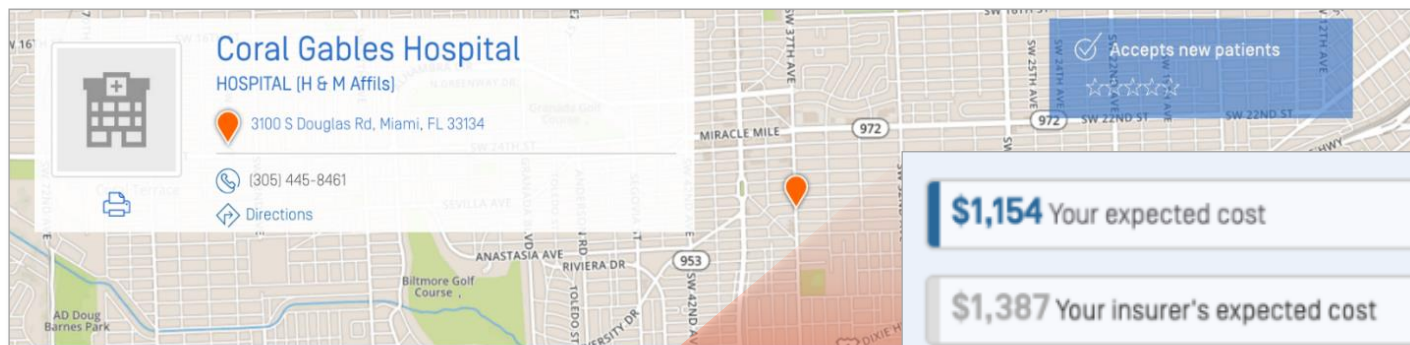
\$1,994 your expected cost **No rewards**

Dr. Greg S. Cohen, MD
Gastroenterologist
OVER 300 RATINGS 4.4 ★★★★★ 91% would recommend 1 AWARD

Dr. Greg S. Cohen, MD (11.0 miles away)
Galter Pavilion, 201 E Huron St #205, Chicago, IL 60611

Rewards vary based on cost.

Costs and Member Rewards Details



\$1,154 Your expected cost

\$1,387 Your insurer's expected cost

Cost Overview

Cost Estimate for Knee Repair (Arthroscopic)

\$1,154 Your expected cost

\$1,387 Your insurer's expected cost

Total cost: \$2,541

Member Rewards \$150

Now what?
About 4-6 weeks after you complete this procedure you'll receive a check in the mail for \$150. [Learn More](#)

Confirmation Code
M2CN14UXEFQ
Your confirmation code has been saved to your Settings.

[See breakdown of your cost >](#)

Networks Accepted

- Dental PPO
- POS
- PPO

Specialties & Expertise

- HOSPITAL (H & M Affils)

Awards & Recognitions

Coral Gables Hospital has no accreditations.

Coral Gables Hospital has no awards.

Ratings & Reviews

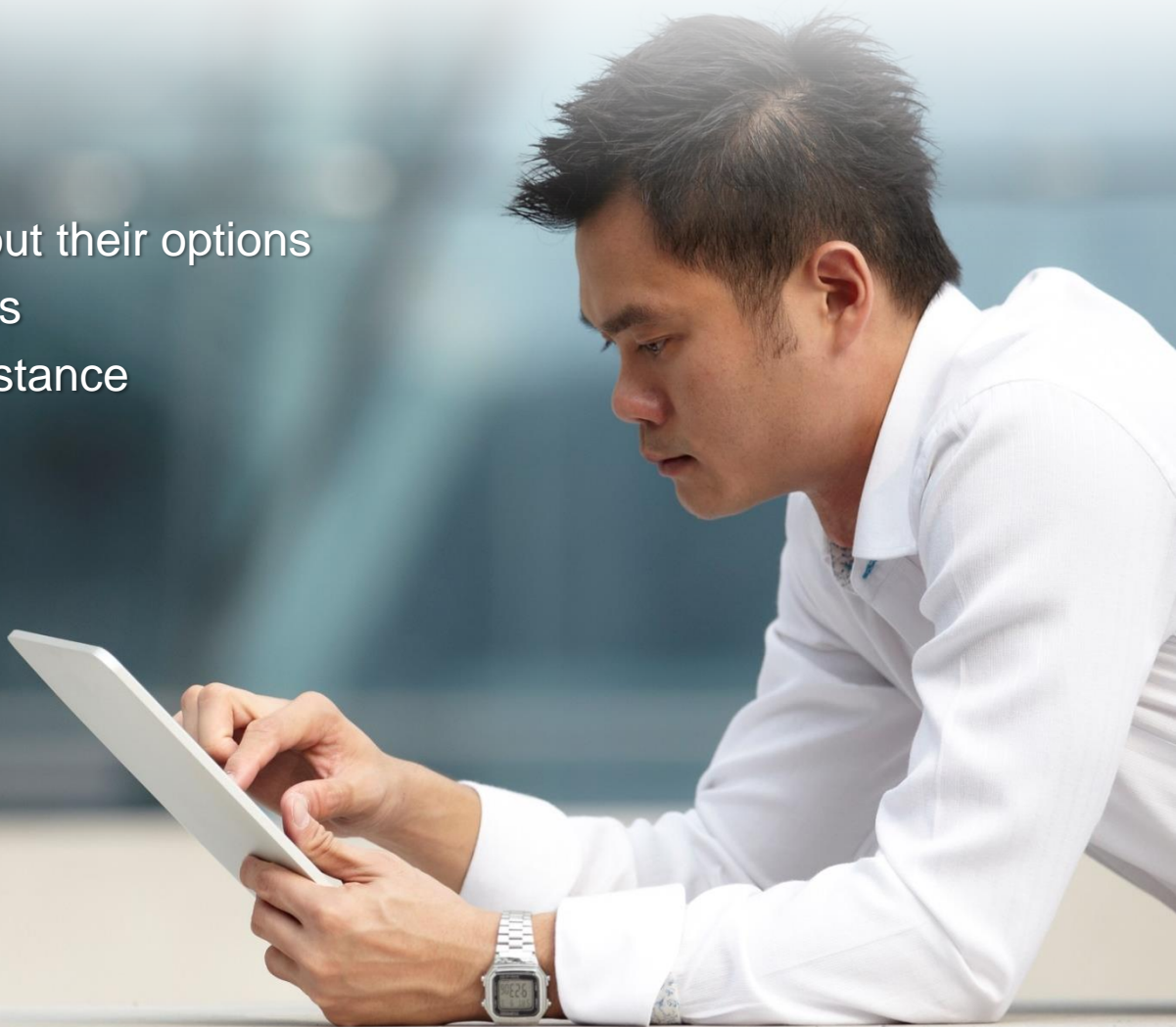
[Write a review](#)

Enhance Member Rewards with Benefits Value Advisor



What they do:

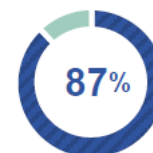
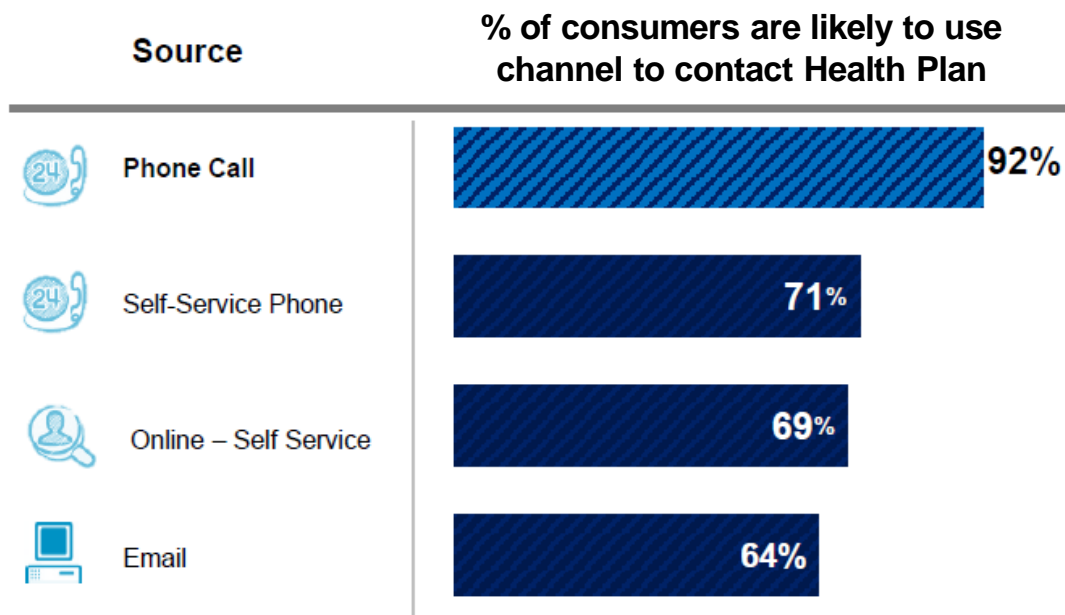
- Educate members about their options
- Schedule appointments
- Provide shopping assistance



Consumers Want Telephonic Options



Study shows members want traditional and self-service options to connect with their health plan



Of digital consumers want to interact with health plan over the phone

Online Use is Growing

Study showed +39% increase in use of online channels

Analytics and Reporting



Detailed reports provide :

- **Line-item specifics into shopping activity**
- **Rewards paid**
- **Savings by procedure**
- **Potential savings that could be achieved with increased engagement**
- **Appropriate tax forms supplied**

Sample Monthly Rewards Summary*



Member Rewards	Incurred Claims	Rewards Paid	Savings	Member Rewards Average Savings Per Case	Member Rewards Potential Savings
Colonoscopy	1,110	279	\$283,004	\$1,257	\$1,044,600
CT Scan	2,905	114	\$72,572	\$480	\$1,339,261
Knee Surgery	110	5	\$7,853	\$3,384	\$355,296
Lab/Blood Work	18,273	1,875	\$499,682	\$268	\$4,389,417
Mammogram	3,237	812	\$65,939	\$65	\$156,461
MRI	1,945	308	\$212,399	\$747	\$1,222,201
Physical Therapy	2,717	279	\$558,406	\$2,115	\$5,156,175
Remicade Therapy	209	69	\$543,607	\$7,974	\$1,116,312
Shoulder Surgery	131	4	\$25,090	\$4,020	\$510,598
Ultrasound	993	98	\$14,887	\$133	\$119,447

*Based on Vitals SmartShopper program data. Results will vary by group.

Sample Shoppable Procedures



Back Surgery (inpatient laminectomy)	Laparoscopic Tubal Block or Tubal Ligation
Back Surgery (outpatient laminectomy, discectomy, foraminotomy)	Lithotripsy – Fragmenting of Kidney Stones
Bariatric Surgery (inpatient laparoscopic gastric bypass)	Mammogram
Bladder Repair for Incontinence (sling)	MRI
Bone and Joint Imaging of Whole Body	Nasal/Sinus – Corrective Surgery – Septoplasty
Bone Density Study of Spine or Pelvis	Nasal/Sinus – Endoscopy – Sinus Surgery
Bunionectomy	PET Scan
Colonoscopy	Physical Therapy
CT Scan	Remicade Infusion Therapy
Ear Surgery Insertion of Ventilating Tube	Repair of Umbilical Hernia (5 years and older)
Eye Surgery – Cataract Removal	Shoulder Surgery (arthroscopic)
Gall Bladder Removal (laproscopic)	Spinal Fusion of Neck - Front
Groin – Hernia Repair	Stomach – Upper GI Examination (endoscopy)
Hand Surgery – Carpal Tunnel	Tonsillectomy & Adenoidectomy
Knee Surgery (arthroscopic)	Ultrasounds (non-maternity)
Lab Services	



BlueCross BlueShield
of Oklahoma

Empowers members to make more
cost-effective and high-quality choices.