



City of Riverside 2021 Blue Shield Open Enrollment

Genoveva Herron

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Blue Shield of California: Your coverage. Your care. Your future



Coverage

Flexible network, product, and service solutions

- Comprehensive plans and benefits
- Access to some of the largest doctor networks in the state



Care

Everyday tools and services for healthy living

- Customizable care programs and discounted wellness products and services
- Digital tools for preventive care, treatment cost estimating, medical advice, service referrals, and ID theft protection



Future

Mission-driven offerings to ensure affordable care for all

Non-profit health plan with a mission to ensure access to high-quality affordable care for all

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It's difficult to figure out the differences between plans.

Which one is right for me?



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What plans are available?

	Access+ HMO plan	Trio HMO plan	PPO
Network	Full HMO network of providers	Select network of local providers	PPO network + non-network providers
Access to care	PCP required; self-refer to specialist possible	PCP required; self-refer to specialist possible	Visit any doctor you choose
Availability	Throughout California	Select regions in California	Nationwide
Shield Concierge	Yes	Yes	Yes
Teladoc general medical & mental health	\$0	\$0	\$0
Heal™	Not available	\$0 first visit copay – other visits \$20	\$20
Consider this plan if you want:	<ul style="list-style-type: none"> •Predictable costs for most services •Access to the full HMO network 	<ul style="list-style-type: none"> •Predictable costs for most services •More affordable plan than our regular HMO plan 	<ul style="list-style-type: none"> •Flexibility to see any doctor you choose, in or out of network



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Access+ HMO and Trio HMO plan benefits at-a-glance

	Access+ HMO 15	Access+ HMO 20	Trio HMO
Medical deductible	Not Applicable		
Calendar-year out-of-pocket maximum	Individual: \$1,500 / Family: \$3,000	Individual: \$2,500 / Family: \$5,000	
PCP visit	\$15	\$20	
Specialist (PCP referral)	\$15	\$20	
Lab work	\$0		
Teladoc (medical and/or mental health)	\$0		
Heal™ (in-home doctor visits)	Not covered		\$0 first visit copay – other visits \$20
Outpatient surgery in hospital	\$0	\$125/surgery	
Inpatient hospitalization	\$0	\$250/day up to 3 days/admission	
Chiropractic / Acupuncture	\$10 (up to 60 visits per plan year - combined)		
Pharmacy deductible	Individual: \$150 / Family: \$450		
Retail drug copayments 30-day supply	\$15 / \$30 / \$50		
Mail service copayments 90-day supply	\$30 / \$60 / \$100		



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PPO plan benefits at-a-glance

	Network	Non-Network
Medical deductible	Individual: \$500/ Family: \$1,500	
Calendar-year out-of-pocket maximum	Individual: \$3,500 / Family: \$7,000	Individual: \$7,000/ Family: \$14,000 (combination of Participating or Non-Participating Providers)
PCP visit	\$20	40%
Specialist	\$20	40%
Lab work	\$20	40%
Teladoc (medical and/or behavioral health)	\$0	Not Covered
Heal™ (in-home doctor visits)	\$20	Not Covered
Outpatient surgery in hospital	20%	40% of up to \$350/day plus 100% of additional charges
Inpatient hospitalization	20%	40% of up to \$600/day plus 100% of additional charges
Chiropractic / Acupuncture	\$20 (up to 30 visits per plan year - each)	
Pharmacy deductible	Individual: \$150 / Family: \$450	
Retail drug copayments 30-day supply	\$15 / \$30 / \$60	25% plus \$15 / \$30 / \$60
Mail service copayments 90-day supply	\$30 / \$80 / \$120	Not Covered



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Additional programs & services for Trio members





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Call the Car: non-Emergency Transportation for Trio members



Non-emergency transportation for eligible Trio members undergoing recovery from serious illness



Provides eligible members with reliable transportation to and from medical appointments



Blue Shield Case Managers determine member eligibility



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LifeSpring: free meal delivery for Trio members



Provides eligible Trio members with convenient and nutritious meals during recovery from serious illness



Prepared meals geared towards special dietary requirements



Available statewide - Blue Shield Case Managers determine member eligibility and meal service delivery frequency



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Healthy Savings: discounts for Trio members



As a Trio member, you are eligible for discounts on healthy foods and on grocery items you already buy like milk, whole-grain bread, fruits and vegetables.
To get started:

- You will automatically be enrolled in Healthy Savings and will receive a membership card in the mail.
- Once you receive your card, register on www.blueshieldca.com/YourHealthySavings
- Find a participating grocer near you and scan your Healthy Savings card or app at check out to receive discounts!



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Trio HMO

From better coordination among doctors and hospitals to anytime, anywhere virtual care, Trio keeps up with a member's lifestyle.

 Enhanced customer service with Shield Concierge	 \$0 24/7 virtual-care doctor consultation with Teladoc	 \$0 first visit doctor* house calls with Heal™
 Option to self-refer to specialists within the same medical group	 \$0 virtual mental health support through Teladoc*	 Urgent and emergency care coverage when traveling
 Extensive pharmacy network that includes major chains	 NurseHelp 24/7 immediate, reliable healthcare advice from a nurse	 Access to healthier* foods at a reduced price through Healthy Savings
 Non-emergency transportation services for qualified patients recovering from serious illness	 Meal delivery program for qualified patients recovering from serious illness	 Wellvolution wellness package at no extra cost



12 *Available beginning with 2021 plan year. Please check if Heal is available in your county by going to www.blueshieldca.com/heal

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Behavioral health benefits offers support when you need it the most

Our network clinicians, psychologist and psychiatrists can help you and your family with many conditions such as:

- Depression, stress and anxiety
- Mental illness
- Alcohol/substance use disorder
- Autism Spectrum Disorder (ASD)

You can access care through Blue Shield's Mental Health Service Administrator (MHSA) by calling 1-877-263-9952

- In-person appointments
- Telebehavioral Health (in CA only).



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NOTE: MHSA provides services in California for all fully-insured commercial members: Individual Family Plan, Small Business, Core, and Premier and select Group Medicare Advantage members (does not include FEP PPO, Blue Card, or Individual Medicare Advantage).

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How do I learn more about my pharmacy benefits?



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Slide 14

CC20 Suggest to update photo option to make it more specific to Rx related?

Cerrado, Camille, 9/1/2020

Save money by understanding your pharmacy benefits

Before you fill a prescription, be sure to check the Blue Shield Formulary at [blueshieldca.com/wellness/drugs/formulary](https://www.blueshieldca.com/wellness/drugs/formulary) to confirm that the drug is covered.

The process of filling a prescription varies depending on the pharmacy you use:

Network retail pharmacy

30-day supply

- Present your prescription or refill at a network pharmacy
- Pay your copayment

Network mail service pharmacy

90-day supply for maintenance medications, with only 2 copayments

- Sign in to [blueshieldca.com/wellness/drugs/mail-service-prescriptions](https://www.blueshieldca.com/wellness/drugs/mail-service-prescriptions)
- Send your prescription online, by phone, fax, or mail
- Receive your medication in the mail, with no shipping charge

Specialty Pharmacy

30-day supply for specialty medications

- Register with CVS Caremark online, by phone, or by mail
- Send your prescription online, by phone, fax, or mail
- Receive personalized support from clinical experts

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Find a pharmacy

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Identify your current pharmacy

Are you going to more than one pharmacy?

Using one pharmacy allows your pharmacist to identify any drug concerns and make recommendations on cost-saving opportunities.

2

Check to see if your pharmacy is in-network

Visit [blueshieldca.com/pharmacy](https://www.blueshieldca.com/pharmacy) and select "Pharmacy networks."

3

Transfer your prescriptions to a new pharmacy by calling the pharmacy directly.

If your current pharmacy is in network, you can keep filling prescriptions there.

Some of your medications, such as controlled substances, may require a new prescription from your plan doctor even if you have refills left, as required by law.

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Choose generic drugs for effective, low-cost treatment



- Therapeutically equivalent to their associated brand drug
- Same active ingredient as their associated brand drug
- Generally more cost-effective

Get answers to your prescription drug questions and more by visiting: blueshieldca.com/pharmacy

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Prior-authorization is required for certain prescription drugs

Prior-authorization ensures that you receive medications that are safe and effective. Prior-authorization decisions may take up to 24 to 72 hours.



To request prior-authorization:

- Ask your doctor to submit an online request through the provider portal
- Submit an online request form through blueshieldca.com

View FAQs, submit an online request and more by visiting: blueshieldca.com/pharmacy

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Find a Doctor

Use our Find a Doctor tool to check if your PCP is in the Blue Shield's network.

Search by: Location / Specialty / Gender / Language preference

Network	Links
Access+ HMO plan	https://www.blueshieldca.com/networkhmo
Trio HMO Plan	http://www.blueshieldca.com/networktriohmo
PPO Plan	https://www.blueshieldca.com/pponetwork

Access [blueshieldca.com/watchfindadoctor](https://www.blueshieldca.com/watchfindadoctor) to for quick video tutorials on the Find a Doctor tool

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HMO providers in Riverside County

Provider Name	Access+ HMO	Trio HMO
Alpha Care Medical Group	0	
Desert Oasis Healthcare	0	
Empire Physicians Medical Group	0	0
Hemet Community Medical Group	0	
LaSalle Medical Associates - Riverside	0	
PrimeCare	0	0
Prospect Health Corona	0	
Regal Medical Group Temecula Valley	0	
Regal Riverside		
Riverside Medical Clinic	0	
Sharp Community Medical Group - Graybill Temecula	0	
Valley Physicians Network Inc	0	0
Vantage IPA Riverside	0	



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What are some other ways I can get the most out of my healthcare dollars?



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Stay covered while traveling

BlueCard® Network – includes more than 95% of providers in the U.S.

- To find a provider in the U.S., visit provider.bcbs.com or call (800) 810-BLUE (2583)

Blue Shield Global Core Network – includes providers in 170 countries.

- To find a provider outside the U.S., visit bcbsglobalcore.com or call (804) 673-1177 collect from outside the U.S.

Away from Home Care

You and your family can stay covered with HMO benefits for extended periods with the Away From Home Care® program.

Away From Home Care is available in 31 states and the District of Columbia, but availability varies by county within each state.

- For more information, call our Blue Shield of California Away From Home Care coordinators at **(800) 622-9402**

Know your plan benefits

- See plan details including copayments or coinsurance
- Check year-to-year deductible totals
- Easily access plan information anytime, day or night

On desktop: register online at blueshieldca.com/register

On Mobile: Download the Blue Shield of California mobile app on the App StoreSM or Google PlayTM and click Register.



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Safeguard your identity and your credit



Experian identity protection available for all eligible* Blue Shield members—at no extra charge!

- ID theft monitoring services
- Credit monitoring services, with lost wallet protection and fraud resolution

Enroll at:
experianidworks.com/blueshieldca
code **BCBSCALI20**

Estimate your medical cost



Use our treatment cost estimator tool to help you budget and plan for your care

View Blue Distinction Centers, which are providers recognized for expertise in specialty care

Locate the estimator tool
by logging into your member portal through blueshieldca.com



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How do I get care for my family at home?





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At-home care options



NurseHelp 24/7

- Connect with a registered nurse who can offer reliable information about treating minor illness and injuries, 24/7
- Chat online at [blueshieldca.com/nursehelp](https://www.blueshieldca.com/nursehelp) or call (877) 304-0504



Teladoc

- \$0, 24/7 Teladoc general medical – talk to a doctor by phone or video for conditions such as the flu, allergies, sinus problems
- \$0, 24/7 Teladoc mental health – get support from a mental health professional by phone or video



Mail Service Pharmacy

- Receive up to a 90-day supply of covered maintenance drugs for only 2 copayments
- Shipping is free



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At-home care options



LifeReferrals 24/7

- Experienced professionals ready to assist with personal, family, and work issues, around the clock



Heal™

- Book a doctor on demand to come to you (home, office, or hotel) via phone, web, or mobile
- Access for all Blue Shield PPO and Trio members in select service areas in California, Georgia, DC, NYC, Washington, and Northern Virginia
- \$0 first visit for Trio members with \$0 Rx delivery fee

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How do I get care for my family outside the home?



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Outside-the-home care options



Urgent Care Centers

- Ideal for non-emergency care when your doctor is not available
- HMO members: make sure your urgent care center is affiliated with your personal physician and medical group



Retail Clinics

- Convenient, affordable, non-emergency health care for PPO plan members at CVS MinuteClinics and Target Clinics across California
- You can find hours of operation and list of services at [minuteclinic.com](https://www.minuteclinic.com) and [target.com/clinic](https://www.target.com/clinic)



Retail Pharmacy

Get your flu shot and more at our large network of retail pharmacies at no extra charge and without a prescription

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How can I
take charge
of my existing
condition?

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Manage your health with Blue Shield



Programs designed to help you live better with illness, recover from acute conditions, and have a more seamless healthcare experience



Shield Support Program

Nurse support, home visits, self-management tools and workshops to help members with:

- Behavioral health
- Cancer
- Chronic Conditions, e.g. Coronary Artery Disease, Heart Failure, Diabetes, COPD, Asthma
- Catastrophic injury
- Musculoskeletal conditions & pain management
- Stroke
- LGBTQ health needs
- Transplant process



Prenatal Program

Expectant parents get support before, during, and after pregnancy, at no additional charge:

- 24/7 nurse support
- Specialized OB support for high-risk pregnancies
- Prenatal information
- Popular prenatal book



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How can I jumpstart my wellbeing?



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Lose weight and reverse your risk for chronic condition



Wellvolution

Online and in-person clinical programs to help you lose weight and improve your health

Weight Loss

Lower your risk for diabetes, high cholesterol, high blood pressure and obesity

Live Healthy

Manage Stress, plan meals, and sleep better

Visit [blueshieldca.com/wellvolution](https://www.blueshieldca.com/wellvolution) to view available programs and to create an account



Preventive Care

Covered annual screenings at no charge, including:

- Routine physical exam
- Ear/eye exam (up to age 18)
- Immunizations/screenings according to age schedule
- Visit [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive) to learn more

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Save money and live healthier with discount programs

Fitness and exercise

With our Fitness Your Way™ program, get extremely low rates at gym facilities:

- 800 locations in California
- 10,000+ locations nationwide
- Workout anytime, anywhere and track goals and progress online

To enroll:

Visit fitnessyourway.tivityhealth.com/bsc or call (833) 283-8387.

To find locations visit:

fitnessyourway.tivityhealth.com/locations

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Check out additional resources during Open Enrollment



View your open enrollment materials:

- Visit the City of Riverside microsite at blueshieldca.com/cor - available 24/7/365
- View information on plan offerings, programs and services, plus more
- View an interactive open enrollment video showcasing plan information and a comparison tool



Calendly 1:1 phone call

- Visit blueshieldca.com/cor to schedule a one-on-one 15-minute consultations with a Blue Shield team member
- Select an available time slot that's convenient for you
- Get answers to questions with complete privacy



Ask questions and get answers:

- Contact Shield Concierge
- [\(855\) 599-2657](tel:8555992657) 7 a.m. - 7 p.m. Pacific Time Monday through Friday

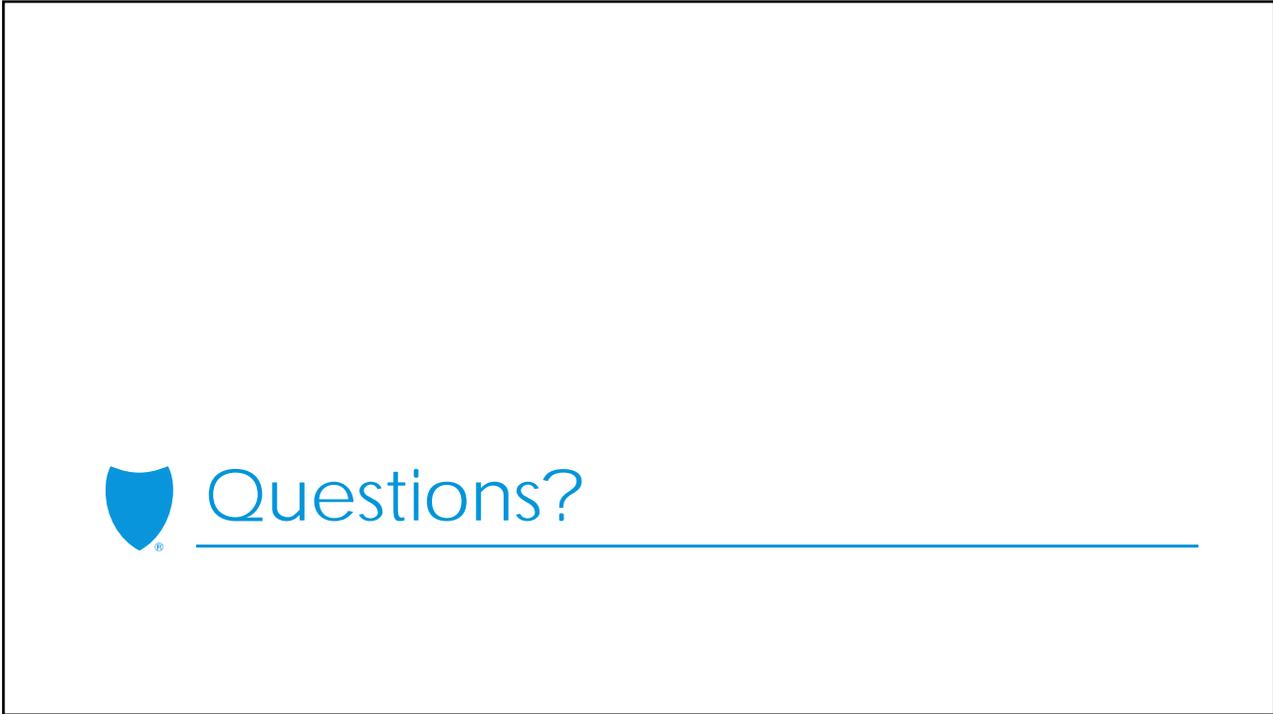
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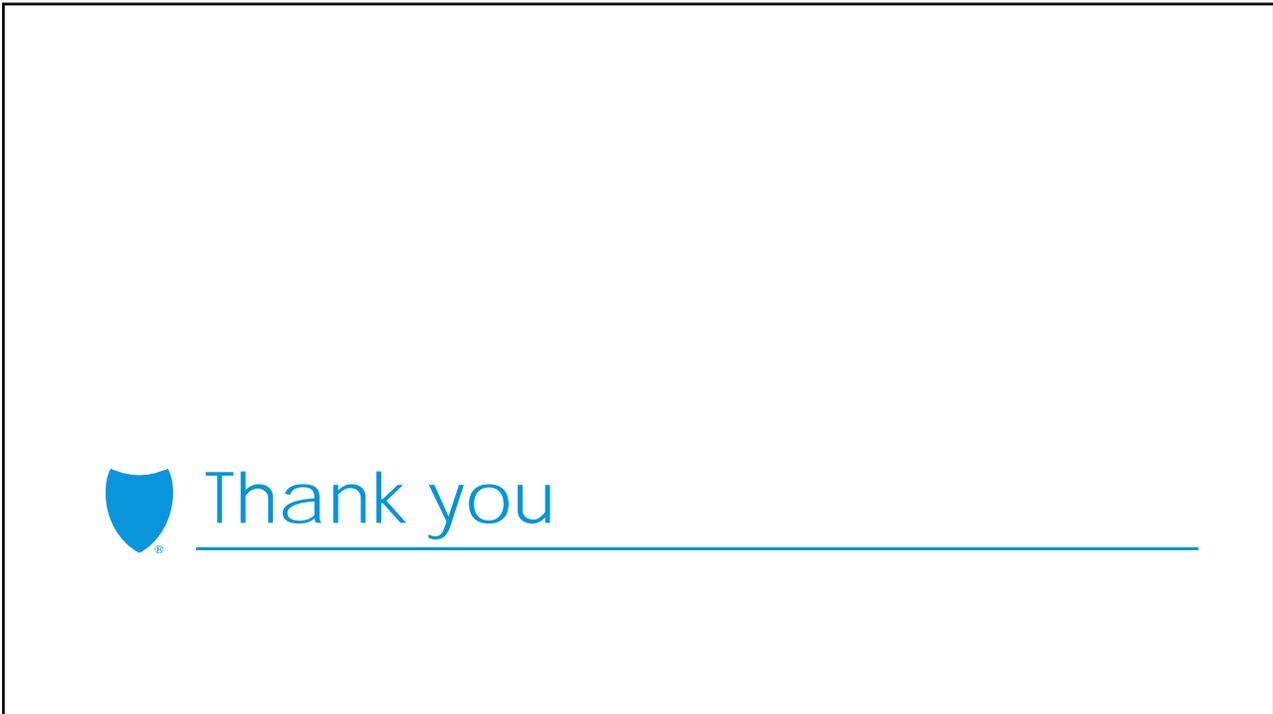
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