



Welcome



ALEC HOFFMAN | MANAGER, IU65 SALES

AGENDA



What We'll Cover

- + 2017 In Review
- + Benefits
- + Network
- + Grandfathered Plans
- + Renewal



2017 IN REVIEW



Year to Date

- + New Sales
- + Membership for U65 ACA plans
- + Market Share
- + Competitive Landscape





BENEFITS

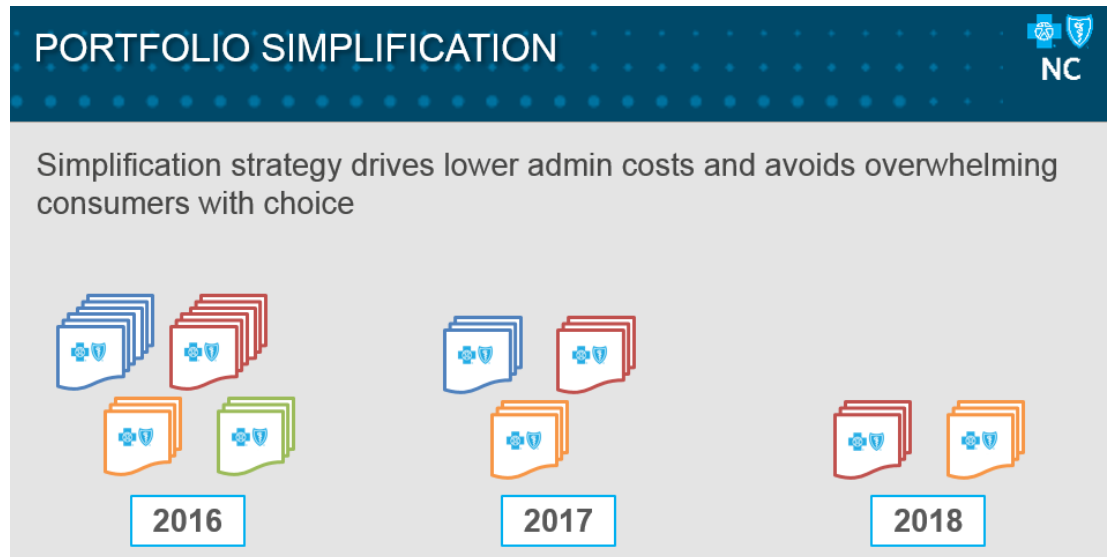


BENEFIT STRATEGY – ACA



Eliminating Bronze 7150

- + On and off marketplace members will be mapped to Bronze 6650
- + All Bronze members on HSA-eligible plan



BENEFIT STRATEGY – ACA



Medical deductible changes in order to meet new AV ranges

Gold 2500

- Formerly \$1500 deductible

Silver 4000

- Formerly \$3500 deductible

Silver 7000

- Formerly \$5000 deductible

Bronze 6650

- Formerly \$5500 deductible

BENEFIT STRATEGY – ACA



Mental Health and Substance Abuse Office Visits

- + Changing from Specialist to PCP copay benefit
 - Impacts all copayment plans
 - Catastrophic and Bronze plans will remain deductible & coinsurance
 - Will be included in renewal notice cover letters

BENEFIT STRATEGY – BENEFIT CHANGE















Diagnostic services filed by provider with wellness code will deny



BENEFIT STRATEGY – PHARMACY



Blue Advantage will move to the limited pharmacy network in 2018

	In - State					Out of State
	BlueAdvantage	BlueSelect	BlueValue	BlueLocal <small>with Carolina HealthCare System</small>	BlueLocal <small>with Duke Health and WakeMed</small>	Open 30
 	✓	✓	✓	✓	✓	✗
	✓	✓	✓	✓	✓	✓
 	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
Other (Independent Pharmacies)	✓	✓	✓	✓	✓	✓




NETWORK

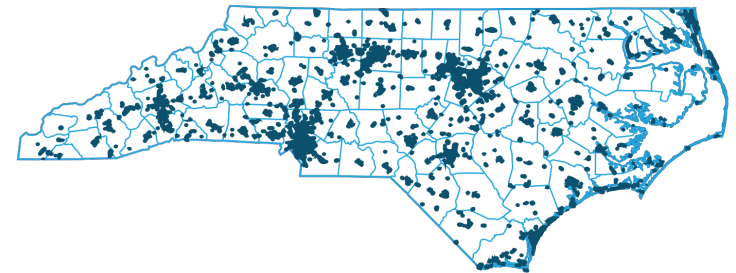


SELLING AREA EXPANSION



BlueValueSM

- + Adding  CaroMont Health to the network
- + Expanding into the Gastonia Region
 - Includes Cleveland, Gaston and Lincoln counties
 - Products currently offered in this region:



BlueAdvantage[®] **Blue**Select[™] **Blue**Local[™]
with Carolinas HealthCare System

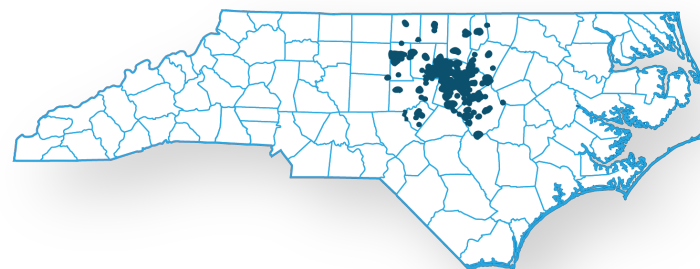
SELLING AREA EXPANSION



BlueLocalSM

with Duke Health and WakeMed

- + Expanding into Alamance, Franklin, Lee, Granville, and Vance counties
- + Name change to Blue Local with Duke **Health** and WakeMed
- + **BlueValue**TM is the only product sold today in Alamance, Franklin and Lee






GRANDFATHERED (GF) PLANS

GRANDFATHERED PLANS ENDING IN 2018



Will end on 12/31/17

- + All members will be mapped into ACA-compliant Off Marketplace plans
 - If no action is taken, will be passively renewed
 - All GF members need to pay January bill
- + Impacts ~35k subscribers
- + Will receive renewal notice in October

 BlueCross BlueShield of North Carolina
An Independent Member of the Blue Cross and Blue Shield Association

[Date]
[First Name] [Last Name]
[Address]
[City], [State], [Zip]

Member ID: [External Subscriber ID]

Dear [First Name] [Last Name],

We have important information about your 2018 health plan options. In order to continue providing affordable, high quality health care for all of our members, your current Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan will not be offered next year.

You will have a new health insurance plan for 2018.

To avoid a gap in coverage, we have placed you into a new plan for 2018 that may meet your needs. This plan is offered through the Affordable Care Act (ACA). The new plan includes:

- More preventive services covered at 100%
- Mental health services are covered at a primary care copay amount, if your new plan has copayments
- Pediatric dental and vision services are included in your plan

Important note: Please take some time to review the enclosed federally mandated notice carefully. Your new benefits may be very different from what you have today. You can also see your 2018 monthly premium.

If you want to keep this plan, just pay your January premium. We will renew your policy for you. If your current plan is on AutoPay, to ensure your account is not drafted for a policy you may not want, we have removed you from AutoPay and will send you a bill. If you would like to set up AutoPay for this plan you can do so once you get your January bill.

If you select a different plan for 2018, you can set up AutoPay for that plan after receive your new ID Card.

Other Options and Financial Help with a Subsidy
If you want to change plans, you can see your choices and compare plans on BlueConnectNC.com.

You may be eligible for financial help to pay for your policy. Go to BlueConnectNC.com and use our subsidy calculator. If you qualify for a subsidy, you can apply for your 2018 health care coverage at healthcare.gov.

P.O. Box 2491
Durham, NC 27702-2491
www.bluecrossnc.com

MAPPING FOR GRANDFATHERED PLANS

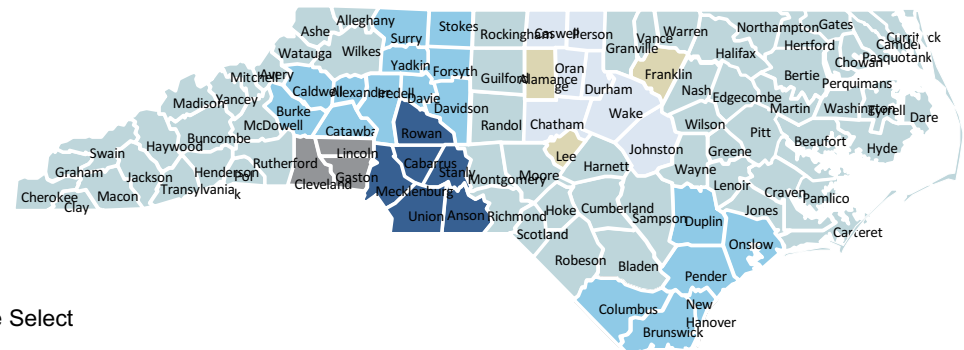


GF members will be mapped to Advantage in all regions except Raleigh, Durham and Charlotte

+ Those regions will be mapped based on claims to:

- **BlueValue**SM
- **BlueLocal**SM
with Carolinas HealthCare System
- **BlueLocal**SM
with Duke Health and WakeMed

2017 Portfolio Sales Area



- Blue Advantage, Blue Select
- Blue Advantage, Blue Select, Blue Value
- Blue Advantage, Blue Select, Blue Local w/Carolinas HealthCare System
- Blue Value, Blue Local w/Carolinas HealthCare System
- Blue Value, Blue Local w/Duke Medicine & WakeMed
- Blue Value only



RENEWAL

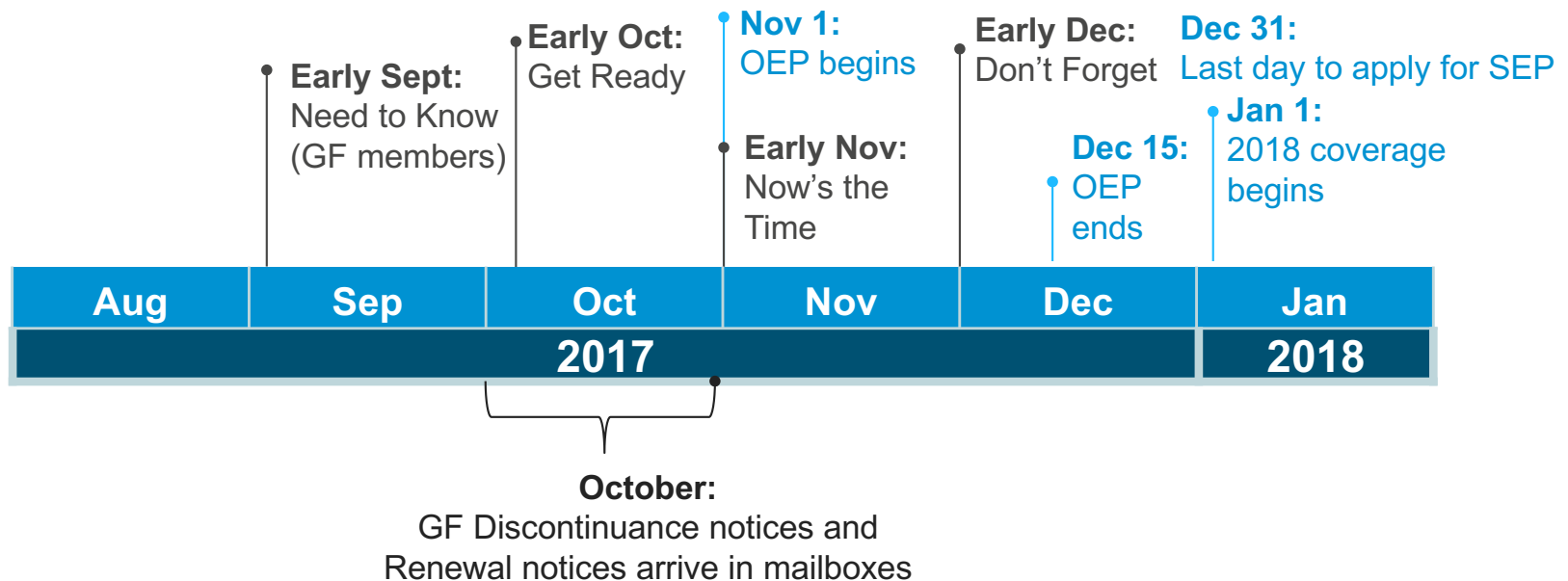


RENEWAL CAMPAIGN TIMELINE



Information distributed at deliberate times, focused on key dates

(Open Enrollment Period 11/1-12/15)



RENEWAL UPDATES



What to expect for 2018

NEW! 2018 Open Enrollment Period runs Nov 1 – Dec 15

NEW! Only one OEP effective date – January 1

NEW! Agent name and contact number added to notices

- Included on renewal notice and discontinuance notice for GF customers

NEW! Will not send an APTC Supplemental Notice

- Updated APTC available on Blue Connect and January invoice

NEW! Verification of Coverage (VOC)

- Sending to renewing ACA and Grandfathered members

BILLING UPDATES



Draft changes effective in October

- + All autopay (both bank draft and recurring credit card) will occur on the 1st day of the month, starting October 1st
- + Invoice will be available in Blue Connect 5 days prior to the 1st day of the month



Q & A



Thank you