Administrator Days
July 27-29, 2016

What's New In 2016

• Telehealth
• Identity Protection Services
• Inside the Numbers
BCBSNE EHA Service Team

- Kent Trelford-Thompson – Director
- Sue Warner – Northern Regional Representative
- Tara Stevenson – Southern Regional Representative
- Linda Farahani – Account Service Representative
- Scott Fowler – Account Service Representative

Telehealth Services

- 24/7/365 services by American Well
- Member access to U.S. board-certified, licensed and credentialed physicians for online health care encounters in the comfort of their home or workplace
- Computer, tablet or phone access for common conditions
- 99% of on-demand consults are via video conferencing (Web or mobile application)
- Less than ten minute average wait time to connect to physician of choice
- E-prescriptions to the patient’s preferred pharmacy*

*Telehealth is available in most states, but some states do not allow telehealth consults or telehealth prescriptions. For more information, visit info.americanwell.com/where-can-i-see-a-doctor-online. American Well is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska.
**American Well Results**

- Average wait time is less than **10 minutes**
- Average visit length is **10 minutes**
- **85%** of visits resolve the patient’s issue completely
- **60%** of telehealth visits result in a prescription
- High patient satisfaction: **4.8 of 5 stars** 🌟🌟🌟🌟🌟

*Source: American Well data, 2016*

**How to Register for Telehealth**

[www.nebraskablue.com/telehealth](http://www.nebraskablue.com/telehealth)
Step #3

Talk to a Doctor Now

Patient Choice and Transparency
How Patients Use Telehealth

Over 1,200 distinct diagnoses made each year

Common ailments include:

- Sinus infection
- Cold
- Flu
- Fever
- Rashes
- Abdominal pain
- Pinkeye
- Ear infections
- Migraines
- And more


Bringing Patients and Providers Together with Technology

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<tr>
<th>Mobile</th>
<th>Web</th>
<th>Phone</th>
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<tbody>
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<td>39%</td>
<td>1%</td>
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Who Uses Telehealth and When?

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<th>Age</th>
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<th>18-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
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Gender Distribution:

- Male: 48%
- Female: 52%

Time Distribution of Visits:

- Sunday: 13%
- Monday: 15%
- Tuesday: 15%
- Wednesday: 15%
- Thursday: 14%
- Friday: 14%
- Saturday: 13%


Advantages of Telehealth

- **Dependable:** 24/7/365 access
- **Affordable:** Offers a lower cost health care solution for common conditions
- **Expanded Access:** Provides an alternative to unnecessary, expensive emergency and urgent care facility services
- **Satisfaction:** Meets employee demands for convenience in receiving care, saving 2 – 3 hours on average away from work

Telehealth Costs

- Telehealth fees will be as follows:
  - PPO plans
    - If your office visit copay is $15 to $39, your telehealth copay is $10
    - If your office visit copay is $40 or more, your telehealth copay is $15
  - High-Deductible Health Plans
    - You will pay $39 or less, subject to your plan’s deductible/coinsurance amounts
How Identity Repair Works

• If you experience identity theft, a dedicated investigator from AllClear ID will act as your guide and advocate from start to finish by initiating the dispute process and ensuring that your identity returns to its pre-fraud state.

• If you have questions about protecting your identity, or if you suspect your identity has been stolen:
  1. Call the award-winning AllClear ID customer support team at 855-229-0079.
  2. Provide your coverage code NebraskaBlue2016 as proof of eligibility.
  3. Let AllClear ID help recover your losses and restore your credit.
AllClear Pro Credit Monitoring

- AllClear Pro offers additional layers of protection and the option to enroll at any time – at no cost to you.

- This service specifically monitors new credit accounts opened in your name, a $1M identity theft insurance policy and child identity protection for eligible members under 18 years old.

  **How Credit Monitoring Works**
  - This service helps you stay informed of your credit activity. AllClear ID sends alerts to you when banks and creditors use your identity to open new accounts. The alerts contain detailed information so that if there is fraudulent activity, you can take action.

  **To Use AllClear Pro, Enrollment is Required**
  - While AllClear Secure is automatic protection, you must enroll in credit monitoring because you will need to provide AllClear ID with personal information such as your Social Security number.

**To Enroll**
1. Call toll-free 855-229-0079
2. Or visit enroll.allclearid.com and enter the code NebraskaBlue2016

How are Identity Repair and Credit Monitoring Different?

- **Identity repair** is the most important and comprehensive service available to you. With AllClear ID, no matter where or how identity theft occurs, you are covered. This service ensures that you get help from professionals trained to navigate the complicated process of identity repair.

- **Credit monitoring** is an extra level of protection that specifically monitors new credit accounts opened in your name. When this happens, AllClear ID sends alerts so you can take action. This service is helpful if you think your Social Security number is either at risk or compromised.

**Learn more about identity theft protection:**
- AllClear ID Blog: www.allclearid.com/blog
- Privacy Rights Clearinghouse www.privacyrights.org
- Identity Theft Resource Center www.idtheftcenter.org
Inside the Numbers

- Robust network
  - 95% of all Nebraska physicians
  - 100% of all non-governmental acute care hospitals

- Outstanding performance
  - 98.99% claims processed within 30 days
  - 99.38% claims processed correctly
  - 99.95% of dollars processed correctly
  - 99.68% inquiries finalized within 7 days
  - 99.57% subscriber enrollments processed correctly

EHA Premium Dollars

- 89% Claims
- 4% Tax
- 6% Services
- 1% Administration
Greg Long

- EHA Field Representative