



Empower Employees to Live Healthier Lives

Making health care easier to navigate with technology and personalized guidance

Blue Cross and Blue Shield of Illinois (BCBSIL), in collaboration with Collective Health, brings together claims adjudication, administration, financial operations, member support and integrated analytics.

This new collaboration offers a suite of services that can significantly increase the rigor, accuracy and efficiency of your health care investment. Integrated reports and live dashboards bring all the pieces together — claims, utilization, benefits operations, program engagement, member touchpoints — so instead of searching for information, you can spend time putting insights into action.

BCBSIL's Collaboration with Collective Health Offers:

Curated Programs

Bring together the programs that are right for your organization across medical, dental, vision and pharmacy benefit networks, as well as the latest solutions in digital health and alternative health care models.

Connected Administration

Simplify running your full health care strategy across claims adjudication, eligibility, billing and payments complete with custom reporting and insights.

Smart Member Experience

Intelligently guide employees to the right care, and deliver support throughout their care journey with access to digital tools, member advocacy and care navigation.

A Seamless, Intuitive Experience that Empowers Members

Whether your employees need to understand how their plans work, review claims, manage costs, find a provider or submit a claim, everything is brought together into one connected experience.

Members gain new insights into their health benefits. And for high-cost claimants with complex needs, Collective Health's Care Navigation program is ready to help.

The My Collective™ app is powerful technology. Data analytics and thoughtful digital outreach drive engagement, support members and guide them to care when and where they need it.

With Collective Compass™, employers can easily manage health plans and benefits including claims adjudication, eligibility, billing and payments. They can access actionable insights and analytics to support both day-to-day management and long-term strategy.

Care Navigation Drives Savings

Outreach by the Care Navigation team of nurses, social workers, care coordinators and pharmacists is guided by high-cost claimant status, new high-risk diagnosis, pharmaceutical or procedure costs on claims, emergency room or hospital use, referral from a Member Advocate or direct member requests for assistance.

Intervention categories drive savings and appropriate care:

- Closing gaps in care
- Prescription drug information
- Site of care changes, including hospital to freestanding outpatient radiology facility, and urgent care referral for frequent emergency room utilizers
- Coverage optimization, including adjustment and resubmission of rejected prior authorizations
- Education on chronic conditions, correct drug usage and high-risk medication review

Manage benefits strategy across claims adjudication, eligibility, billing and payments — **all tied together with custom reporting and insights.**

Ready to get more from your health care dollars? Contact your account representative for more information.

* Per member per month

** Blue Cross Blue Shield Association, 2021

Collective Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide technology services for members with coverage through BCBSIL. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Case Study: Closing Care Gaps Drives Savings

In 15 months, Collective Health pharmacist interventions with members generated significant cost savings.

Among the population that engaged in Care Navigation, a net **TOTAL SAVINGS OF \$346 ON A PER MEMBER PER MONTH (PMPM)*** basis was realized against the control group.

Choose Blue^{SM**}

- **109 MILLION** Americans carry a Blue Cross and Blue Shield card
- **1.7 MILLION** unique, in-network providers
- BCBS plans have the largest hospital and physician networks in the U.S., with **95 PERCENT** of all U.S. hospitals and **86 PERCENT** of physicians
- BCBS plans, widely viewed as the best health plans for provider discounts, have leading discount positions in the majority of markets, with a **\$24 PMPM** savings advantage, which translates to a **5 TO 9 PERCENT LOWER TOTAL COST OF CARE** under the competitor average

