



BlueCross BlueShield
of Montana



Luminare Health®

Clinical Health Solutions

Improving Outcomes with the Right Care at the Right Time

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

With rising health care costs, maintaining the health and wellbeing of member populations is key. Our Clinical Health Management Program helps individuals assess and address health concerns facing each member, to help employers foster a healthier member population overall.

Our plug-and-play model helps members receive the right care at the right time and can reduce spend on high-touch, high-intensity programs. We meet members where they are in their health journey with a suite of best-in-class, vended solutions that provide the tools and support to help improve their health and wellbeing.

Program Highlights

- Integrated ecosystem
- Proven product solutions
- Robust administrative infrastructure
- Flexible and complex plan customization
- Expedited new client implementation in 90 days vs. 120 days

A Good Fit for Employers Seeking:

- Flexibility
- Design control
- Variety of vendor options and integrations
- Ability to bring or substitute their own vendors or solutions
- Quick implementation

How We Define Level of Risk

Our solution promotes the physical, mental, and social wellbeing of our members. This approach addresses a spectrum of health conditions or clinical events a member may be struggling to manage, including a catastrophic event or complex clinical issue. Our emphasis on member education and empowerment, medication compliance, and a higher rate of health care and preventive care helps lead to better health outcomes.

Based on a member’s determinants of health, our predictive data engine sorts them into one of the following categories:

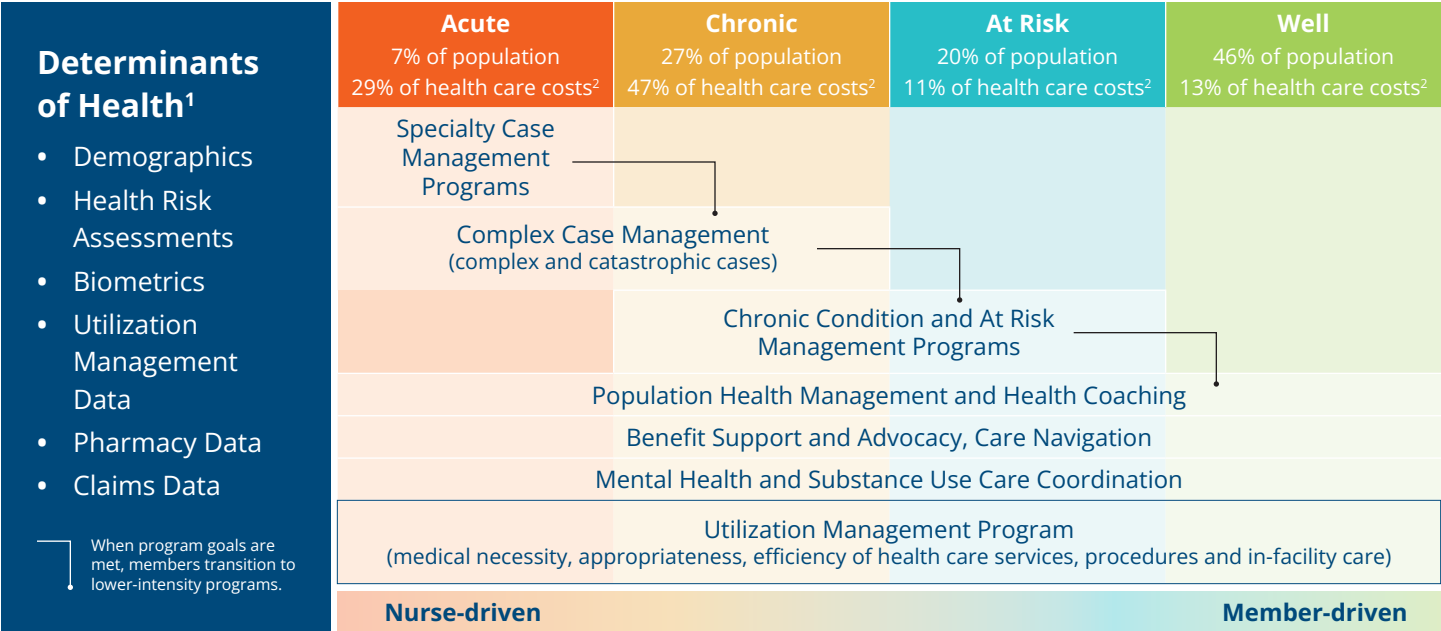
Acute: The member has or develops a serious medical concern and/or is in immediate need of care and support.

Chronic: The member has a recorded diagnosis of a chronic health condition and may use condition-specific support programs.

At Risk: Data indicates that without intervention the member is at risk of worsening health and/or developing a chronic condition.

Well: The member is generally healthy and can use solutions that focus on wellness and maintaining their health.

Predictive Data Engine



Expert Clinical Support and Guidance

Health Care Management

Our team helps members navigate the complex health care landscape when they have a health concern. Our team of intake coordinators, support staff, utilization review nurses, and case managers work together to effectively help manage each patient's care, prevent unnecessary services, and facilitate communication among providers. When a patient's care is in question, issues are reviewed and, if necessary, the course of treatment may be transitioned by their provider to an alternative method of care.



Clinicians on Staff Full-time

- Chief Medical Executive
- Medical Director
- Registered nurses working in Utilization Management, Case Management, Quality Management, and Claims Medical Management



Integrations

- Medical Policies
- Client-specific Plan Benefits
- Eligibility
- Claims Payment



Accreditations and Certifications

- Certification from MCG Health for all UM nurses
- Certification for Case Managers for all CM nurses within 18 months
- Utilization Review Accreditation Commission Accreditation since March 2001 (Utilization Review)



Member-Centered Case Management

Our Case Management program offers compassionate support and clinical expertise to members with complex health issues who need help navigating the health care system. Our nurses have one goal in mind: improve patient outcomes.

Trust our team of clinical experts to provide:

- Focused Case Management Programs
- Experienced Case Managers
- Population-Specific Resources
- Integration with Specialty Services
- Member Education, Advocacy, Care Coordination, and Treatment Plans
- And more

Quality Care with Utilization Management

Utilization management enhances the quality of care by evaluating medical necessity, appropriateness, and efficiency of health care services, procedures, and facilities under the provisions of an employer's health benefit plan.

Our utilization management program provides a top-to-bottom suite of services, including pre-service review, concurrent review, retrospective review, and appeals.

Base-level Utilization Management includes all inpatient admission pre-certification for:

- Acute and Long-term Acute Care
- Skilled Nursing Facilities
- Residential Treatment Centers

Additional Options:

- Outpatient Surgeries
- Diagnostic Procedures
- Therapies

Best-In-Class Vended Solutions

To help match members with the right care, we've developed a suite of best-in-class vended solutions that provide personalized support for an array of health conditions and concerns.

Behavioral Health

With an increased demand for behavioral health care and limited pool of providers who will accept a member's health benefit plan, it can be challenging for members to access the behavioral health care that they need. Our solution connects members with affordable, quality

behavioral health care through an asset-free national network of therapists that will accept the member's health benefit plan.

Highlights:

- Personalized matching to pair members with the right provider
- Immediate availability
- Individual In-person or Virtual Counseling (Telehealth)
- Specialist network of 26,000+ providers
- Easy-to-use digital platform
- Affordable and transparent pricing
- Inpatient and Outpatient Care

Supported conditions include:

- Anxiety
- Chronic Condition Comorbidity
- Depression
- Substance Use
- And more

Population Health and Wellness Solution

This clinical health solution, powered by OnLife, features a low-cost, high-value set of personalized digital support programs and services, including wellness coaching, online tools and resources, fitness programs, wellness consulting services, premium communication packages, and more.

By focusing on all aspects of health — mental, physical, and emotional well-being — this solution engages and motivates members to lead healthier lifestyles and reduce their risk for chronic conditions and disease.

This value-packed wellness solution delivers:

- Self-management programs that promote meaningful change
- Motivational trackers to encourage engagement, highlight progress, and provide insights
- Easy access to wellness features through the AlwaysOn® mobile app
- One-to-one health coaching

Take Wellness on the Go

Members can download the Well onTarget® AlwaysOn Wellness mobile app, available for iPhone® and Android™ smartphones.

Women's and Family Health

Powered by Ovia Health™, you can offer members support for a full spectrum of women's and family health needs, including:

- Preventive and Preconception Health
- Fertility and Family Building
- Prenatal, Pregnancy, and Postpartum
- Return to Work and Parenting
- Surrogacy and Adoption
- Menopause and Midlife
- Symptom Management and Alerts when medical concerns are detected

The digital experience is driven by personalized health and wellness features across Ovia's powerful apps:



Ovia®



Ovia® Parenting

Musculoskeletal Support

This comprehensive digital physical therapy solution helps to reduce spend and improve members' quality of life with muscle and joint pain management. Personalized to their specific needs and areas of concern, participants receive complete clinical joint and muscle care with mind, body, and behavioral support from expert clinicians.

Powered by Hinge Health, this digital solution features:

- Easy access via one app
- Guided exercises with motion tracking
- Physical Therapist-led expert care team
- Non-addictive pain relief
- Care for pelvic floor concerns, including pelvic strength, bladder control, pelvic pain, pregnancy, and postpartum

Expert care from head to toe that can target pain in the following areas:

- Neck and upper back
- Shoulders
- Elbows, forearms, wrists, and hands
- Lower back and hips
- Pelvic region
- Thighs and knees
- Shins and calves
- Ankles and feet

A Guiding Light Through Cancer Care

Our solution, powered by AccessHope's unmatched network of 7 NCI-CCC partners and over 330 oncologists, assigns a cancer subspecialist to cases with a complex-cancer diagnosis. As an expert in that member's particular cancer, the subspecialist employs their experience to make recommendations associated with improved clinical outcomes. This includes the latest research findings, suggested medications, tests, or clinical trials. The subspecialists offer advice that the treating oncologist can reference without any action required by the member. This early intervention aims to help identify the right treatment from the very start of their cancer journeys and deliver the best outcomes possible.

A MEASURABLE IMPACT

93% OF CASES RECEIVE A RECOMMENDATION FROM ACCESSHOPE⁵

75% OF ALL RECOMMENDATIONS WERE ADOPTED⁵

IN 90% OF CASES WITH ADOPTED RECOMMENDATIONS, AT LEAST ONE WAS IMPLEMENTED⁵

Health Checkups Made Easy

Members can sign up to get a VirtualCheckup® powered by Catapult at no additional cost to them. No deductible. No copay. No hassle.

Members who sign up using the VirtualCheckup® link on the myBlueElementMT.com member portal will receive a home kit with everything they need to complete their virtual visit. Each VirtualCheckup® includes testing for total cholesterol, HDL, LDL, triglycerides, and hemoglobin A1c (blood sugar). They'll also receive a personal health report with easy-to-understand information about their lab results.

A nurse practitioner will connect with members via secure video call to:

- Review their results
- Assess their key health risks
- Develop a Personal Action Plan to work towards their goals
- Guide members to helpful programs and tools included in their health plan.

Teladoc Health® Chronic Condition Management Plus

Powered by Teladoc Health, CCM+ offers an integrated approach to managing multiple chronic conditions. CCM+ offers tailored, multi-condition support by:

- Calling members to action using personalized health signals
- Connecting with technology and devices, including a digital scale, blood glucose meter, and unlimited test strips, all at no additional cost
- Offering one-to-one, in-person and digital coaching with a dedicated coach
- Incorporating weight management and mental health support to foster lasting change



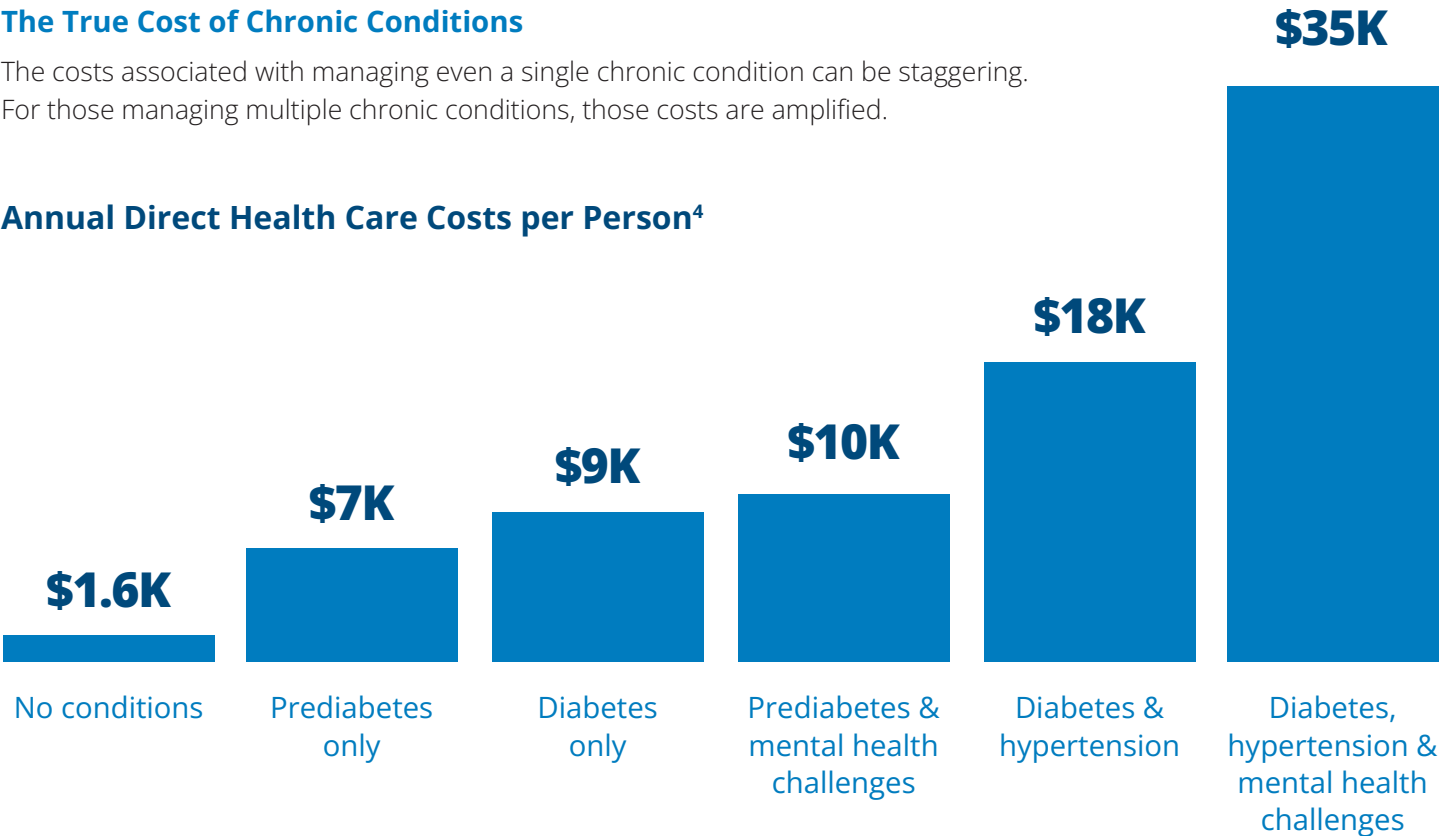
TOGETHER, THIS OFFERS
AN EFFECTIVE WAY TO MANAGE
MULTIPLE HEALTH CHALLENGES
AND DELIVERS UP TO

**\$180 PPPM
IN COST SAVINGS³**

The True Cost of Chronic Conditions

The costs associated with managing even a single chronic condition can be staggering. For those managing multiple chronic conditions, those costs are amplified.

Annual Direct Health Care Costs per Person⁴





myBlueElementMT.com Member Portal

By logging on to **myBlueElementMT.com**, members can:

- See all health care bills in one place and pay them online
- Quickly view, filter, and sort claims for easy reference
- Check account balances
- Create separate logins for family members
- Contact customer service
- Quickly view each family member's coverage
- View tailored employer messages
- View secure electronic explanation of benefits
- Access member-specific vended solutions

Blue Element Mobile MT

When members download the free Blue ElementSM mobile app, they can:

- See the status of deductibles and out-of-pocket maximums
- Show ID card to provider
- View and filter claims for quick reference
- Find a doctor
- Easily access member-specific services in their health benefit plan
- Access important benefits information
- Filter claims by dependent and type
- Contact Customer Service through the mobile message center
- Contact Customer Service by phone
- View family information and health benefits



Download the app for free from Apple or Google Play. Search for **Blue Element Mobile MT**.



Reporting and Analytics

Our employer and broker portal features a secure and personalized one-stop online experience for employers to immediately access reports, claim viewing, real-time eligibility maintenance, and more.

With Health Dashboard Analytics you can:

- Identify opportunities for cost and Medical Loss Ratio savings
- Improve transparency into plan performance
- Increase awareness of medical and pharmacy cost drivers
- See the impact of health and quality management programs
- Understand cost, utilization, and risk of the population compared to a norm of 11 million lives
- Manage exposure to health and financial risks at the population level

Packages

		Alternative Delivery Model Base Package	ADM Buy-up Options
Standard Case Management	Base Case Management	•	
Standard and Specialty Utilization Management	Base Utilization Management (Comprehensive Inpatient UM, Partial Hospitalization, Home Health Care)	•	
	Option 1: Limited Outpatient Surgeries, Outpatient Joint Replacements, Cosmetic Procedures, Varicose Veins, Cochlear Implants (Any customization will need pricing review)		•
	Option 2: Durable Medical Equipment over \$2,500, Radiation/Chemotherapy, Dialysis, Genetic Testing, Interventional Radiology, MRI/PETs (Not done in ER), Physical Therapy/Occupational Therapy/Speech a/12 visits, Limited High Cost Drug Review (Any customization will need pricing review)		•
	Option 3: Specialty Drug Preauthorization Expansion (Includes vended Prior Authorization for Medical Oncology Drug) (Any customization will need pricing review)		•
	Option 4: Buy Up (Client specific prior authorization list) (Will need to review the prior authorization list for pricing estimate)		•
Clinical Chronic Conditions Management (CCM)/ Disease Management (DM)	Nurse led CCM/DM Program (6 conditions – Obesity, COPD/Asthma, Diabetes, Coronary Artery Disease, Hypertension)		•

Packages, cont.

		Alternative Delivery Model Base Package	ADM Buy-up Options
Population Health and Wellness	Health assessment and wellness reporting	•	
	Activity tracking and monitoring	•	
	Web and mobile app with access to digital self-management programs (more than 23 different topics) and health and wellness information	•	
	Device integrations (fitness, nutrition, scales and blood pressure cuffs) and tracking	•	
	Personal challenges	•	
	Progress check-in	•	
	Searchable content and symptom checkers	•	
	Virtual and live one-to-one coaching for wellbeing and condition management topics: Decrease weight, Maintain weight, Manage stress, Quit tobacco, Improve blood pressure, Improve cholesterol, Improve dietary habits, Improve fitness level, Maintain tobacco-free status	•	
	Standard (points-based) incentive tracking and reporting, including gamification	•	
	Fertility and Reproductive Health	•	
	Maternity and Postpartum	•	
	Parenting (including Surrogacy and Adoption support)	•	
	Perimenopause and Menopause	•	
	myNurseline with 24/7 nurse line support	•	
	Digital behavioral health tools and programs	•	
	Fitness/Gym Membership Discount Program	•	
	Targeted diabetes prevention, diabetes management, hypertension management programs, weight management, behavioral health resources. Includes: digital tools and resources, coaching, personalized experience	•	
	Virtual musculoskeletal and physical therapy programs	•	

Packages, cont.

		Alternative Delivery Model Base Package	ADM Buy-up Options
Behavioral Health	Behavioral Health provider finder for in-network providers, with search criteria based on member preference and member matching criteria. Includes an appointment scheduler	•	
	Telemedicine for: General Medical and Behavioral Health (addiction, domestic abuse or relationship conflicts, grief counseling, stress, anxiety or depression)		•

For more information about our Clinical Health Solutions contact your sales executive or client manager.

1. Not all data points may be available for all clients.
2. Oliver Wyman, 2014. Adjusted to compress health status categories. Acute episodic care costs excluded from analysis.
3. Savings based on diabetes anchor condition using multi-condition ROI methodology, white paper available upon request, Teladoc Health, 2022.
4. Data on file. (DS-4266), Teladoc Health, 2022.
5. Book of business data from Expert Medical Review vendors.

Luminare Health is a separate company that has contracted with Blue Cross and Blue Shield of Montana to administer some products and services under the Alternative Delivery Model.

VirtualCheckup is owned by Catapult Health. Catapult Health is an independently contracted provider that has contracted with Blue Cross and Blue Shield of Montana to provide health and wellness screenings for members with coverage through BCBSMT.

Well onTarget® is a registered trademark of Health Care Service Corporation. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

Teladoc Health is an independent company that has contracted with Blue Cross and Blue Shield of Montana to provide chronic condition management for members with coverage through BCBSMT.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Montana to provide digital health management for members with coverage through BCBSMT.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Montana to provide an online musculoskeletal program for members with coverage through BCBSMT.

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Montana to provide maternity and family benefits solutions for members with coverage through BCBSMT.

AccessHope, LLC is an independent company that has contracted with Blue Cross and Blue Shield of Montana to provide Member Health Platform & Tools, Care & Disease Management, Health Information Content for members with coverage through BCBSMT.

BCBSMT makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

