

2024 SMALL GROUP UPDATES

THE **BENEFIT**  
OF **BLUE**<sup>®</sup>



Broker Rollout

# AGENDA

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**Introductions**



**Small Group Updates and Reminders**



**Product Updates**



**Rates, Renewals and Commissions**



# AWARD WINNING CUSTOMER EXPERIENCE



## #1 IN MEMBER SATISFACTION

Among Commercial Health Plans  
in the Heartland Region



## RATED BY OUR MEMBERS



**2023 Factors** – Coverage and Benefits, Cost, Provider Choice, Information and Communication, Customer Service, and Billing and Payment.

For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

## 2023 AWARDS

### Customer Centricity World Series Annual Awards 2023 – ARCET Global

- GOLD – Complaint Handling
- GOLD – Customer Insight and Feedback

### US (Americas) Customer Experience Annual Awards – Awards International

- GOLD – Customers at the Heart of Everything
- GOLD – CX Leader of the Year

### Service Quality Management Group Annual Call Center Awards

- Call Center of the Year Award Finalist
- Call Center World Class FCR Certification
- Highest Employee Experience for the Contact Center Industry Award
- World Class Employee Experience Award
- CX Best Practice – Agent Coaching and Training Program
- Four Agent of the Year Finalists
- One Supervisor of the Year Finalist

# YOUR BLUE KC TEAM

Your local Blue KC team is driven by a shared purpose to provide affordable access to healthcare and to improve the health of our members.

## Local Leadership



**RACHEL ARNETT**  
Vice President Sales



**RYAN ROTH**  
Director, Sales

## Local Account Team

### Small Group Sales Manager

**Shannon McDaniel**, shannon.mcdaniel@bluekc.com

### Sales Consultants

**Mike Daleo**, mike.daleo@bluekc.com

**Craig Rawlinson**, craig.rawlinson@bluekc.com

### Account Executives

**Krista Corbett**, krista.corbett@bluekc.com

**Lauren Culey**, lauren.culey@bluekc.com

**Crystal Davis**, crystal.davis@bluekc.com

**Kathryn Burgess**, kathryn.burgess@bluekc.com

### Account Coordinators

**Daniel Gaspar**, daniel.gaspar@bluekc.com

**Kamron Friday**, kamron.friday@bluekc.com

### New Business

**Stacey Goodfellow**, stacey.goodfellow@bluekc.com

**Robin McAdams**, robin.mcadams@bluekc.com

### Important Small Group Contacts

**New Business Unit**

\_nbu@bluekc.com

**Enrollment / Membership**

\_image\_ms\_eligibility@bluekc.com

**Commissions / Licensing / AORs**

\_producerinfo@bluekc.com



# SMALL GROUP UPDATES & REMINDERS

# THE SPIRA CARE STORY

Blue KC is proud to offer health plans that give your employees exclusive access to Spira Care Centers for their advanced primary care needs, no additional cost\*.




INITIATIVE  
BEGAN

OPENED 1st  
CARE CENTER      TODAY  
9 LOCATIONS



- DIFFERENTIATED PATIENT EXPERIENCE
- POPULATION HEALTH
- REDUCING COSTS
- HEALTH EQUITY
- CARE-TEAM WELL-BEING

QUINTUPLE AIM

 We continue to evolve this Advanced Primary Care model to meet the needs of patients.

\*Additional costs applicable to HSA plans.

# THERE IS A SPIRA CARE CENTER JUST AROUND THE CORNER

CROSSROADS

INDEPENDENCE

LEE'S SUMMIT

LIBERTY

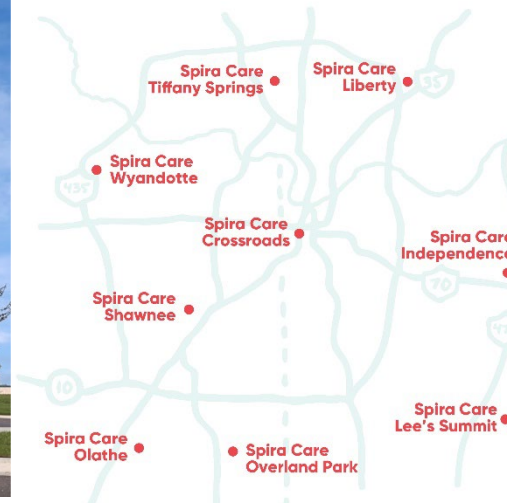
OLATHE

OVERLAND PARK

SHAWNEE

TIFFANY SPRINGS

WYANDOTTE



## HOURS OF OPERATION

### All Locations

Monday –Thursday 7:30 AM–6:30 PM

Friday 7:30 AM–5 PM

Sunday Closed

### Crossroads, Overland Park, Shawnee and Tiffany Springs

Saturday 8 AM–Noon

*Hours subject to change.  
Closed on holidays.*

**Appointments Required**

**No Walk-Ins**

**After-Hours Answering Service**

Take a Virtual Tour at [SpiraCare.com/TOUR](https://www.SpiraCare.com/TOUR)

# SPIRA CARE

Spira Care Centers and doctor-led Care Teams offer a wide range of advanced primary care services for newborns, infants, children, adolescents, adults and seniors.

## 9 SPIRA CARE CENTERS

- Crossroads
- Independence
- Liberty
- Lee's Summit
- Olathe
- Overland Park
- Shawnee
- Tiffany Springs
- Wyandotte

## DOCTOR-LED CARE TEAMS

- Physicians
- Physician Assistants
- Nurse Practitioners
- Behavioral Health Consultants
- Diabetes Care Specialists
- Health Coaches
- Care Guides

## ADVANCED PRIMARY CARE

- Routine Preventive Care
- Adult & Pediatric Primary Care
- Behavioral Health Consultations
- Guided Care
- Health Coaching
- Diabetic Education
- Digital X-Rays
- Attentive Care Coordination
- Routine Labs
- Sick Care

## PEDIATRIC CARE

- Well-Child
- Age-appropriate screening, growth and development tracking
- Immunizations, including flu shots
- Diagnosis and management of childhood illness
- Care of chronic conditions
- Behavioral health in adolescents
- Healthy habits coaching
- Care of the youth athlete

## CONVENIENT BENEFITS

- In-person and virtual care appointments
- Extended hours including evenings and weekends for appointments
- Online communications with your Care Team
- Help understanding your plan's network
- Referrals and scheduling for in-network specialists
- Access to Care Guides for benefits and care questions
- On-site health coaching and diabetes education

\$0

COPAY AT SPIRA CARE CENTERS WITH NON-HSA PLANS



# SPIRA CARE – A DEEPER DIVE

**Spira Care Centers depict an innovative Advanced Primary Care model transforming the healthcare landscape.**

- ✓ Same and next day appointments for sick care needs
- ✓ Early morning and early evening appointments available
- ✓ In-person and virtual appointments
- ✓ Primary care services for adults and children
- ✓ Can schedule within a 7-day window for appointments across locations
- ✓ Four locations open on Saturdays
- ✓ On-call service during off hours
- ✓ No financial barriers to primary care



## Multidisciplinary Care Team with an Integrated Approach to Medical, Behavioral and Social Determinants of Health



Timely & Affordable  
Access to Primary Care

Continuity of Care

Enhanced Diabetes  
Program

Clinical Pharmacy  
Program

# SMARTSHOPPER

## NOW AVAILABLE

SmartShopper is an **incentive and engagement platform** that can save employers and their workforce money on healthcare expenses when a member chooses cost-effective, rewards-eligible care.

- Encourages shopping for healthcare, a new behavior for many members
- Provides simple and straightforward guidance related to healthcare costs
- Embedded in Blue KC's Find Care tool for all eligible members

### Same Procedure / Different Costs

Costs may vary for the same procedure at different locations; however, many members don't compare costs when scheduling care.

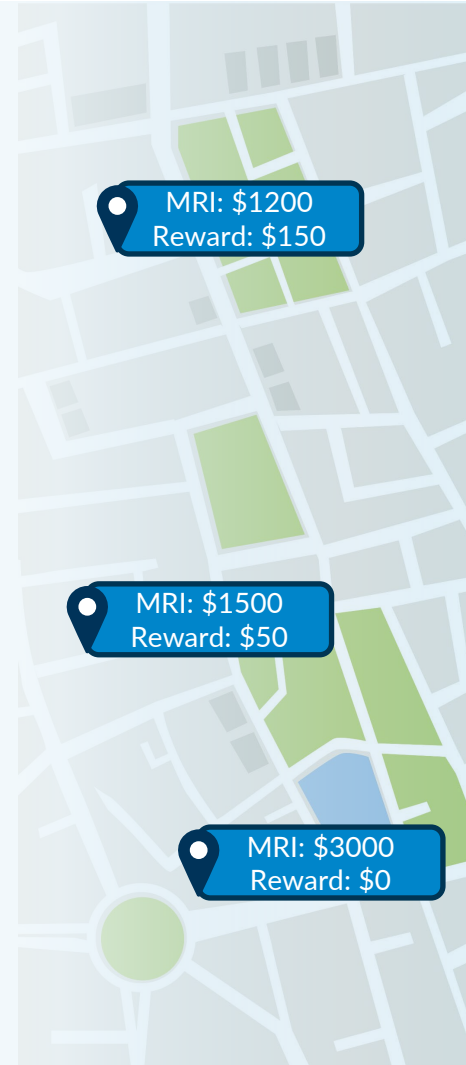
### It Pays to Shop

The reward amount depends on the type of procedure.

### By the Numbers

The average incentive earned per member is \$92. To glean insights, a minimum of one year data is needed.

Call **1-855-476-5027** to contact the SmartShopper Personal Assistant Team.



## SAVINGS SUMMARY

**Top Shopped Procedures**  
surgery, mammogram, colonoscopy, MRI, ultrasound

**Procedures With the Highest Savings**  
surgery, colonoscopy, MRI, cataract removal, knee replacement

**Households Shopping**  
Over 140K

**Members Shopping**  
Over 250K

**Dollar Rewards Earned**  
\$174K

**Shop Rate**  
12%  
(compared to 8% average book of business)

# SMARTSHOPPER BY THE NUMBERS

Fully Insured & Level Funded ASO	ACA
Rewards range from <b>\$25 to \$1,000</b> depending on the procedure	Rewards range from <b>\$15 to \$50</b> depending on the procedure
Average reward is <b>\$221</b>	Average reward is <b>\$19</b>
There are more than <b>200</b> procedures eligible for cash rewards	There are <b>13</b> procedures eligible for cash rewards
Annual cash reward limit is <b>\$1,000</b>	Annual cash reward limit is <b>\$250</b>
It costs <b>\$0</b> to use the SmartShopper program	
<b>98%</b> satisfaction score for employees who shopped with SmartShopper	
Types of procedures that may qualify for a cash reward: <b>MRIs, mammograms, colonoscopies, preventive exams and joint replacements</b>	

# VIRTUAL CARE / TELEHEALTH

## ALWAYS PRIVATE AND SECURE

## 24/7 URGENT OR SICK CARE NEEDS

- No appointment necessary
- Available via phone, tablet or computer

## BEHAVIORAL HEALTHCARE NEEDS

- Therapists and psychiatrists are available for sessions by appointment

**\$0 COST SHARING**

For telehealth appointments offered through in-network PCP or behavioral health providers there no additional cost to the member.



Blue KC members can access virtual care in the **MyBlueKC mobile app** or visit [BlueKCVirtualCare.com](https://www.BlueKCVirtualCare.com).

# BEHAVIORAL HEALTH



## Identifying the critical contribution behavioral health makes to the whole person.

Blue KC is proud to offer enhanced behavioral health services provided in member health plans with Mindful by Blue KC. We are:



Addressing Stigma



Creating Greater Access



Managing Costs



# 24/7

Support from a Mindful Advocate,  
One Number to Call  
**833-302-MIND (6463)**

**Expedited Access Network** for members in crisis

**Help locating and referring** to in-network providers

**PLUS EMPLOYER TRAININGS, CRISIS RESPONSE AND MORE!**

**MindfulBlueKC.com | 833-302-MIND (6463)**

# IMPORTANT REMINDERS

## New Group ACA Census Enrollment

ER Application

BCBS Census Template

ER Size Survey

Additional documentation still  
required on 2 Life groups  
(W-2/Wage-Tax/Waiver, etc.)

# BENEFITS OF BLUES ENROLL

Automated, improves accuracy and timeliness

- Complete OE Selections
- Add Employees and Dependents
- Process Renewal Plan Changes for Employees
- Manage Cobra Benefits
- Update Classes for Employees
- Terminate Employees
- Access Reports





# PRODUCT UPDATES



# 2024 SMALL GROUP ACA PRODUCTS

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Small Group Plans – What’s in scope for 2024

- Plan Terminations – Removing two plans in each state due to low enrollment.

**Traditional 6950  
BSP Bronze**



**Traditional  
BSP Silver**



**Spira Care HSA 3750  
BSP Silver**



**Spira Care HSA  
BSP Bronze**



# 2024 SMALL GROUP ACA PRODUCTS

## Small Group Plans – What’s in scope for 2024

NEW

**EPO Plan – Adding hybrid First / Spira plan**

Missouri | **NEW** 34762MO0420008-00

Kansas | **NEW** 94248KS0510008-00

First BSP + Spira Care Silver	
Deductible	\$5,000 S / \$10,000 F
MOOP	\$7,800 S / \$15,600 F
Coinsurance	20%
Spira Care	\$0
First 4 Visits* (non-Spira)	\$25
Visits 5+ (non-Spira)	20% after Deductible
Emergency	20% after Deductible
Inpatient	20% after Deductible
Drugs Tiers (RxSelect–Walgreens)	\$5 / \$20 / \$75 / D+30% all others

\*Applies to first four visits to non-Spira in-network providers including PCP, Specialist and Urgent Care. Telehealth/Virtual Care does not apply to the first 4 visits.

No OON services, EXCEPT for urgent care or emergency.

# 2024 SMALL GROUP ACA PRODUCTS

## PLAN CHANGES

✓	Cost-sharing updates to meet AV calculations (deductible, maximum out-of-pocket, copays, coinsurance)	<ul style="list-style-type: none"> <li>• 2024 MOOP limit is \$9,450 / Single; \$18,900 Family</li> </ul>
✓	Applying consistency in cost-share handling for specific benefit categories, like:	<ul style="list-style-type: none"> <li>• Urgent Care (IN) same as Specialist (IN)</li> <li>• Emergency Room &amp; Transportation (IN and OON) same as Inpatient Hospital (IN)</li> </ul>
✓	Telehealth / Virtual Care	<ul style="list-style-type: none"> <li>• Cost-Share - \$0 Copay (IN)</li> <li>• Applies to Blue KC Virtual Care, PCP, Specialist and Urgent Care (medical and behavioral health therapy)</li> <li>• Other services ordered during Virtual Visit (e.g. labs, x-rays) apply applicable cost-sharing</li> </ul>
✓	Pediatric Vision	<ul style="list-style-type: none"> <li>• No charge for vision exam</li> <li>• Deductible &amp; Coinsurance for eyeglasses/contacts</li> </ul>
✓	Prescription Drugs	<ul style="list-style-type: none"> <li>• Simplify cost-sharing – copay at lower tiers, deductible / coinsurance for higher tiers</li> <li>• Oral chemo drugs cost-sharing changes</li> </ul>

# 2024 SMALL GROUP ACA PRODUCTS

		2023						2024					
PRODUCT	METALLIC LEVEL	SINGLE DEDUCTIBLE	FAMILY DEDUCTIBLE	COINSURANCE*	SINGLE OOP MAX	FAMILY OOP MAX	DRUG COST-SHARES	SINGLE DEDUCTIBLE	FAMILY DEDUCTIBLE	COINSURANCE*	SINGLE OOP MAX	FAMILY OOP MAX	DRUG COST-SHARES
CLASSIC PCB	GOLD	\$1,250	\$2,500	100%	\$8,150	\$16,300	\$5/\$15/\$70 20%/\$70/D+30%	\$1,250	\$2,500	90%	\$8,150	\$16,300	\$5/\$15/\$70 D+30%
FIRST PCB	GOLD	\$1,850	\$3,700	90%	\$5,000	\$10,000	\$5/\$15/\$65 20%/\$65/D+30%	\$1,850	\$3,700	90%	\$5,000	\$10,000	\$5/\$15/\$70 D+30%
SAVER PCB	GOLD	\$1,500	\$3,000	80%	\$3,500	\$7,000	-/D+\$15/D+\$65 D+20%/D+\$65/D+30%	\$2,000	\$4,000	80%	\$3,500	\$7,000	D+\$5/D+\$15/D+\$70 D+30%
FIRST PCB	SILVER	\$5,000	\$10,000	90%	\$7,500	\$15,000	\$5/\$15/\$75 20%/\$75/D+30%	\$5,000	\$10,000	80%	\$7,500	\$15,000	\$5/\$20/\$75 D+30%
CLASSIC PCB	SILVER	\$5,000	\$10,000	60%	\$9,000	\$18,000	\$5/\$15/\$70 20%/\$70/D+30%	\$5,000	\$10,000	60%	\$9,350	\$18,700	\$5/\$20/\$75 D+30%
SAVER PCB	SILVER	\$3,500	\$7,000	75%	\$5,500	\$11,000	-/D+\$15/D+\$65 D+20%/D+\$65/D+30%	\$3,500	\$7,000	75%	\$7,000	\$14,000	D+\$5/D+\$20/D+\$75 D+\$100/D+\$350/D+\$350
TRADITIONAL PCB	SILVER	\$3,500	\$7,000	70%	\$8,500	\$17,000	\$5/\$15/\$50 20%/\$50/D+30%	\$3,500	\$7,000	70%	\$8,500	\$17,000	\$5/\$20/\$75 D+30%
FIRST PCB	BRONZE	\$6,850	\$13,700	65%	\$8,400	\$16,800	\$5/\$20/D+35% D+35%	\$6,850	\$13,700	50%	\$9,450	\$18,900	\$5/\$30/D+50% D+50%
SAVER PCB	BRONZE	\$6,000	\$12,000	50%	\$7,500	\$15,000	-/D+50%/D+50% D+50%	\$6,000	\$12,000	50%	\$7,500	\$15,000	D+50%/D+50%/D+50% D+50%
VALUE PCB	BRONZE	\$7,750	\$15,500	50%	\$8,550	\$17,100	\$5/\$30/D+\$50 D+50%	\$7,750	\$15,500	50%	\$8,550	\$17,100	\$5/\$30/D+\$50 D+50%
SAVER BSP	SILVER	\$3,500	\$7,000	75%	\$5,500	\$11,000	-/D+\$15/D+\$65 D+20%/D+\$65/D+30%	\$3,500	\$7,000	75%	\$7,000	\$14,000	D+\$5/D+\$20/D+\$75 D+\$100/D+\$350/D+\$350
TRADITIONAL BSP	SILVER	\$3,500	\$7,000	70%	\$8,500	\$17,000	\$5/\$15/\$50 20%/\$50/D+30%	\$3,500	\$7,000	70%	\$8,500	\$17,000	\$5/\$20/\$75 D+30%
SAVER BSP	BRONZE	\$6,000	\$12,000	50%	\$7,500	\$15,000	-/D+50%/D+50% D+50%	\$6,000	\$12,000	50%	\$7,500	\$15,000	D+50%/D+50%/D+50% D+50%
VALUE BSP	BRONZE	\$7,750	\$15,500	50%	\$8,550	\$17,100	\$5/\$30/D+\$50 D+50%	\$7,750	\$15,500	50%	\$8,550	\$17,100	\$5/\$30/D+\$50 D+50%
SPIRA CARE W/BSP	GOLD	\$2,750	\$5,500	100%	\$3,500	\$7,000	\$5/\$15/\$70 20%/\$70/D+30%	\$3,500	\$7,000	100%	\$3,500	\$7,000	\$5/\$15/\$70 DED
FIRST BSP + SPIRA CARE	SILVER	-	-	-	-	-	-	\$5,000	\$10,000	80%	\$7,800	\$15,600	\$5/\$20/\$75 D+30%
SPIRA CARE W/BSP	SILVER	\$5,000	\$10,000	80%	\$7,200	\$14,400	\$5/\$15/\$70 20%/\$70/D+30%	\$5,000	\$10,000	80%	\$7,200	\$14,400	\$5/\$20/\$75 D+30%
SPIRA CARE HSA W/BSP	BRONZE	\$5,750	\$11,500	80%	\$7,500	\$15,000	-/D+\$20/D+\$85 D+20%/D+\$85/D+30%	\$5,750	\$11,500	80%	\$8,000	\$16,000	D+\$5/D+\$30/D+30% D+30%
SPIRA CARE W/BSP	BRONZE	\$8,000	\$16,000	80%	\$9,100	\$18,200	\$5/\$30/\$85 20%/\$85/D+30%	\$8,000	\$16,000	80%	\$9,450	\$18,900	\$5/\$30/D+30% D+30%

\*Plan Pays  
Subject to State Approval

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# NEW 2024 LEVEL FUNDING ASO (5-99) & FULLY INSURED (51-99) PLAN OPTIONS

This Benefit Summary provides only highlights of the services covered by Blue Cross and Blue Shield of Kansas City (Blue KC). For additional details, exclusions and limitations refer to your member certificate available at [MyBlueKC.com](https://www.MyBlueKC.com).

Plan Name	Deductible		Member Coinsurance	Out-of-Pocket Maximum		Copay / Cost-Share - Per Occurrence						RX Copay / Cost-Share			
	Network		Network	Network		Network						Network			
	Single	Family		Single	Family	PCP	Virtual Care	Spec	Urgent Care	ER	Facility / Hospital	TR 1	TR2	TR3	TR4
<b>PCB BlueSaver HSA \$6500 (OOPM \$6500)</b>	\$6,500	\$13,000	0%	\$6,500	\$13,000	Ded/Coins	\$0	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Deductible			
<b>BSP EPO Spira \$5000 (OOPM \$5000)</b>	\$5,000	10,000	0%	\$5,000	\$10,000	Spira No Charge <sup>5</sup> BSP Ded	\$0	Ded	Ded	Ded	Ded	\$15	\$50	Ded	Ded

Subject to State Approval

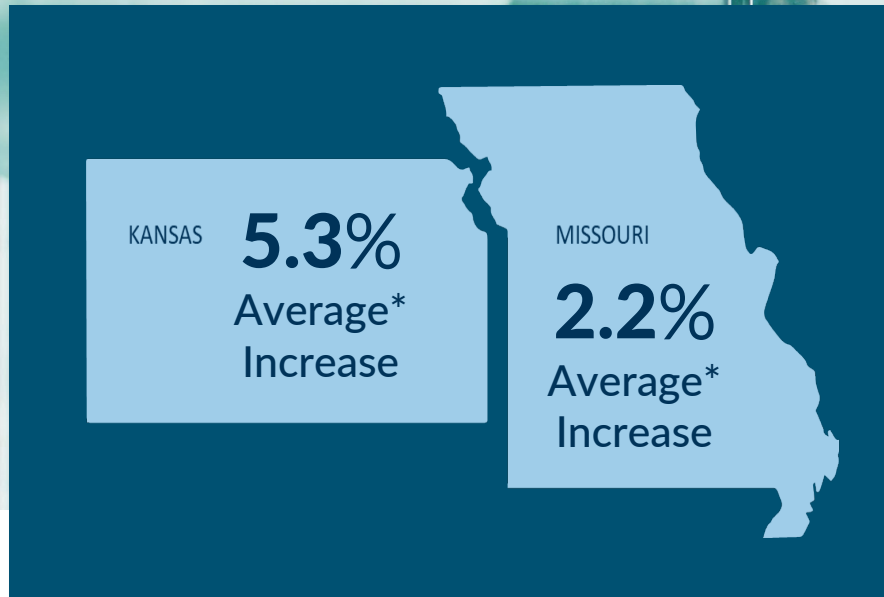
# PRODUCT UPDATE

Due to the new 2024 IRS cost-of-living adjustments for Health Savings Accounts (HSA) contribution limits, HDHP deductibles and out-of-pocket maximums, Blue KC is changing the *current* \$3,000 deductible BlueSaver plans to \$3,200 deductible plans so the plans will remain an **Embedded deductible**.  
**The plans will change upon the group’s renewal.**

Plan Name	Deductible		Member Coinsurance	Out-of-Pocket Maximum		Copay / Cost-Share - Per Occurrence						RX Copay / Cost-Share			
	Network		Network	Network		Network						Network			
	Single	Family		Single	Family	PCP	Virtual Care	Spec	Urgent Care	ER	Facility / Hospital	TR 1	TR2	TR3	TR4
<b>BlueSelect Plus<sup>3</sup> BlueSaver \$3200</b>	\$3,200	\$6,400	0%	\$3,200	\$6,400	Ded	\$0	Ded	Ded	Ded	Ded	Deductible			
<b>PCB BlueSaver \$3200 (OOPM \$6400)</b>	\$3,200	\$6,400	0%	\$3,200	\$6,400	Ded	\$0	Ded	Ded	Ded	Ded	Deductible			
<b>BlueSelect Plus<sup>3</sup> Spira Care HSA<sup>6</sup> EPO \$3,200</b>	\$3,200	\$6,400	0%	\$3,200	\$6,400	Deductible <sup>6</sup> ; then no charge at Spira	\$0	Ded	Ded	Ded	Ded	Deductible			

# TRANSITIONAL RELIEF GROUPS

Renewing Transitional Relief plan coverage for 1/1/2024



TENTATIVE IN BOTH MISSOURI AND KANSAS

DOES NOT EQUATE TO THE RENEWAL INCREASE FOR ANY SPECIFIC GROUP

\*Subject to compliance-related demographics changes

# 2024 RATES AND COMMISSIONS

## ACA Filed Rate Adjustments:

KANSAS

**-2.7%**  
Average\*

MISSOURI

**-6.9%**  
Average\*

## SMALL GROUP COMMISSIONS (NO CHANGES)

**5%**

on all 2-99 medical  
products (new sales)

**7%**

on dental and vision  
products (new sales)

No increases on dental or vision products or USAbles for 2024.



# HUMANA EXIT

## Standard Submission Requirements

- Group app
- Current renewal
- Census template
- UHC quote
- Invoice
- Last 2 year claims information (if available)



## Broker Incentive

- A one-time bonus will be calculated individually by each qualifying group sold.
- Bonuses will be paid within 60-days of the effective date.

Enrolled Employee Count	Per Enrolled Employee Compensation Bonus
<25	\$50
25-74	\$100
75+	\$150

Effective through 1/1/24

## Out of Pocket Max Credit

- Applicable to New Humana groups only.
- Eligible effective dates sold between 5/1/23 – 1/1/24.
- We will accept Deductible / OOPM reports and EOBs from Humana. Reports preferred.
- Reports and EOBs must be received no later than 60-days after the effective date.
- If no report / EOB received, our standard auto prorate / credit rules will apply.

**Blue KC** has been committed to the health of the community for over **85 years**.



Kansas City

# 2024 SMALL GROUP UPDATES

# QUESTIONS

