

Small Businesses. Big Advantages.

For more than 85 years, Kansas City businesses have relied on Blue Cross and Blue Shield of Kansas City (Blue KC) as a partner that understands both healthcare and the heartbeat of this community.

We listened closely to brokers—what they need to stay competitive, how the market is moving, and where we can better support their growth. The feedback was clear:

- Stronger insights
- Greater efficiency
- Improved affordability
- Easier ways to deliver high-value care options to clients

So, we acted. The result is a bold, multi-phase rollout of eight strategic enhancements to strengthen broker support, sharpen competitiveness, and expand access to the solutions that set Blue KC apart making it easier to serve your clients and deliver savings and value for small groups across Kansas City.

Together, these developments give brokers and employers a stronger, more competitive small group story backed by a partner committed to Kansas City. Stay tuned throughout the year for updates and reminders as these enhancements roll out.

April 1, 2026

- BlueSelect Plus & Spira Care employer insights
- Spira Care broker incentive

June 1, 2026

- Expanded CURV underwriting
- Enhanced ASO claims reporting

September 1, 2026

- Level funded ASO plans for groups as small as two
- Expected widening rate spread between Preferred-Care Blue and BlueSelect Plus
- ASO rate load reduced to 2%

January 1, 2027

- BlueSelect Plus members gain Spira Care access at renewal



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For wherever you are.**

That's the Benefit of Blue.®



Kansas City

SMALL GROUPS

Strategic Enhancements

We designed eight strategic enhancements to provide a new level of value, clearer path to savings, and a smarter foundation for long-term success for brokers.

1. Turning Utilization Into Opportunity.

This April, Blue KC will begin offering **BlueSelect Plus opportunity reporting and Spira Care heat maps for employers with 50+ employees enrolled**. These tools reveal when members already use providers within the BlueSelect Plus network, even while enrolled in higher-cost plans—so brokers can recommend lower-cost options without disrupting care and identify groups ready for greater Spira Care engagement.

2. Rewarding the Move to Higher-Value Care.

Blue KC will offer a **one-time broker incentive** of \$150 per employee for each employee enrolled in a Blue KC plan with Spira Care as part of a new-to-Blue KC group sale with effective dates between June 2026 and July 2027—rewarding brokers for helping clients adopt a simpler, more affordable primary care model.

How the incentive works: Brokers must be appointed with Blue KC and in good standing at both the time of the group sale and incentive payment. Incentives are paid one month after the group's effective date, based on first-month Spira Care enrollment. Groups that terminate during this period and return later are not eligible.

3. Faster Quotes. Smoother Starts.

Beginning with June effective dates, Blue KC will expand **CURV underwriting** to groups with as few as five enrolled employees, aligning with market norms and reducing administrative burden for small groups. By removing individual health applications for groups with 5–9 employees, brokers gain a faster, more seamless quoting experience.

4. More Insight. More Leverage.

Also in June, brokers will gain access to **enhanced claims experience reporting for level funded ASO groups with 50+ employees enrolled**. This expanded, employer-ready reporting brings greater clarity and transparency—making conversations more strategic and data-driven while supporting smarter client decisions.

5. Big Value for the Smallest Groups.

Starting in September, **Blue KC will offer level funded ASO products to employers with as few as two enrolled employees**. This gives brokers a strong alternative to ACA plans in the under-five segment and provides small businesses with quarterly performance insights typically unavailable at their size—opening the door to smarter decisions and stronger long-term planning. Applications are still required for groups with 2–4 employees (cannot be made up of husband/wife groups in Missouri, only Kansas).

6. Clarity That Drives Smarter Choices.

In September, **rate updates will reflect the expected widening rate spread between Preferred Care Blue and BlueSelect Plus products**. As this gap grows, the cost advantages of BlueSelect Plus become even clearer, helping brokers recommend high value plans that support long-term savings.

7. Stronger Pricing. Stronger Positioning.

Also in September, **Blue KC will reduce the rate load from 4% to 2% for level funded ASO groups with 50+ enrolled employees**. This enhancement strengthens Blue KC's pricing competitiveness in the level funded market.

8. More Access to the Care Members Love.

Beginning with small group renewals in January 2027, all **BlueSelect Plus small group members will be granted access to Spira Care Centers**. Access to Spira Care will be included at each renewal month.

This integration combines two key advantages of Blue KC—a high-value network and an outstanding primary care experience. Expanded Spira Care access gives members timely appointments, preventive care, sick care, behavioral health support, and more at little to no extra cost. It boosts engagement, improves satisfaction, and further elevates BlueSelect Plus above low-cost EPO competitors.