2022

#StrongerTogether

Annual Sales Team Training

Updates and Highlights Presentation

Presented by:

Instructional Design Team

Individual & Family Plans

These are challenging times, but...

- We are more committed than ever to ensure that all Californians have access to high quality health care that meets their unique circumstances.
- Covid-19 has hit everyone hard. We will share what we we've been doing about it.
- 2022 Updates:
    - Company news
    - Plan offerings
    - Benefit highlights
    - Our price positioning for 2022
- We'll go over additional resources for the community.
- We will cover solutions and support for our community partners.

Remember, we are #StrongerTogether
#MeetShieldCA

BLUE SHIELD COMPANY UPDATES

Working for Californians locally. Setting the standard worldwide.

- Named as one of 2022 World's Most Ethical Companies by Ethisphere*
- 2022 Giving Campaign broke all prior years' records in employee donations to CA non-profit orgs
- Health Equity and social justice work involving employee voices across the state to solve for health disparities and social determinants of health

2020 WORLD'S MOST ETHICAL COMPANIES® ™
WWW.ETHISPHERE.COM

$850K
total donations

$350K
total employee donations

810
nonprofits supported

34%
microdonations[1]

29%
donations to COVID-19 relief efforts and social justice causes[2]

2X
donation increase from 2019

Customer Service – Improving our Member Experience

EXCITING NEWS!

- Blue Shield moved"overflow" customer service 'on-shore' in 2022.
- We're shifting from external vendors to employed representatives.
- <u>150 NEW employees in California</u> will be taking calls during open enrollment
- All services will continue to be virtual due to COVID-19

We are proud to be supporting Californians and our members by taking these important steps, especially during today's uncertain times.

#StrongerTogether #MeetShieldCA

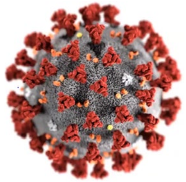
Care Related to COVID-19

What virtual care options does Blue Shield cover?

- If members are experiencing symptoms of COVID-19 as identified by the CDC, we suggest using a virtual care option such as:
  - Teladoc
  - NurseHelp 24/7SM
  - Heal
  - Other virtual options offered by member's specific provider

NEW for 2022

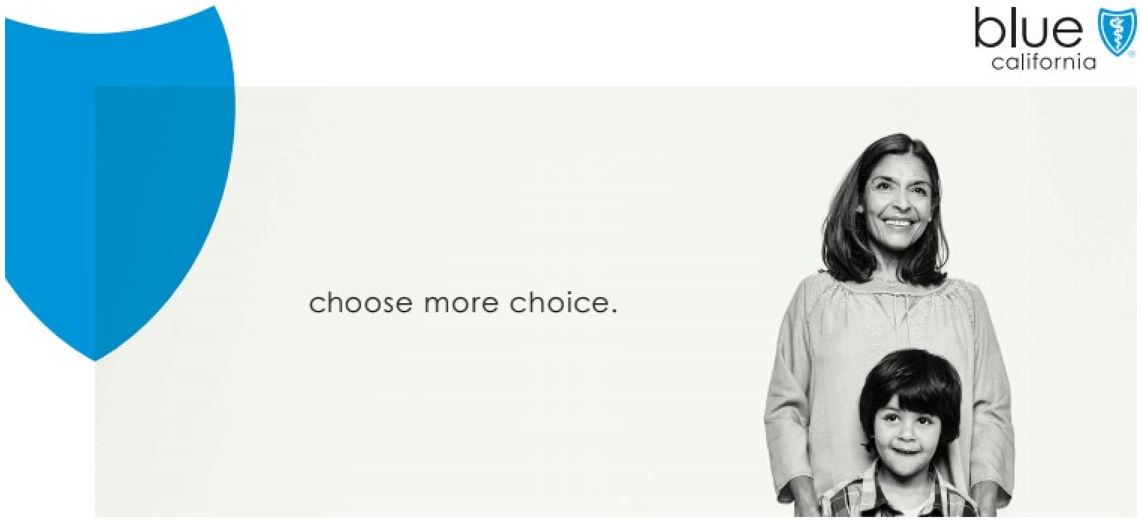
Blue Shield is adding **Teladoc mental health**, along with continuing to offer Teladoc general medical both for $0 copay.



For more info: bsca.com/coronavirus

HELPING CUSTOMERS FIND THE RIGHT COVERAGE

Plans that fit all Stages of Life



Have clients who need coverage other than Individual & Family Covered CA or Off-Exchange medical plans?

- We have teams that can help with other options. Please refer to the programs and phone numbers to the right.
- A Blue Shield product offering flyer is available. Please ask your Outreach Manager for a PDF if you are interested.
- Check the Blue Shield website or Facebook for Medicare seminars open to the public.

Blue Shield of California Medicare plans

Looking for more coverage than what's provided in Original Medicare? We offer a number of Medicare Supplement, Medicare Advantage, and Prescription Drug plans that help you cover the costs of your different care needs.* For more information, call **(888) 273-8080** (TTY: 711), Monday through Friday from 8 a.m. to 8 p.m.

Medi-Cal plans

If you or a family member qualify for Medi-Cal in Los Angeles or San Diego counties, you can enroll through our affiliate, Blue Shield of California Promise Health Plan, to get coverage for doctor visits, hospitalization, prescriptions, maternity, and more. Call **(866) 820-6009** for more information.

Small group plans

Promote your employees' health with Blue Shield health plans. Employees can access professional medical advice anytime and enjoy coverage while outside the state or country through Blue Shield Global Core. Call **(800) 325-5166** for more information.

Different options for different circumstances

Your options for health coverage are driven by your unique circumstances.

For instance:
- Is your employer changing the contribution to your coverage?
- Have you been furloughed, or had hours cut, resulting in reduced household income?
- Have you been laid off and are now without an income or employer-based coverage?

Remember!
Applying within designated time limits will ensure guaranteed issue & pre-existing conditions will be covered.

COBRA or Cal-COBRA:
A continuation of your employer-sponsored health benefits, usually at full premium cost

Medicare:
For those 65 and older, people with certain disabilities, people with kidney failure

Individual & Family Plan (IFP)
For those who are not eligible for Medi-Cal, Medicare, do not have "affordable, minimum-value coverage" through and employer, and who do not choose COBRA. Subsidies are available based on income, age, family size.

Medi-Cal:
No-cost, rich benefit health plans. Eligibility is based on income, age and household size

All of the above options meet Minimum Essential Coverage

COBRA / Cal-COBRA

What is COBRA / Cal-COBRA?

- Continued health coverage through your employer when you leave your job, usually at the full cost of the premium. Current benefit designs and network are retained.

It's an option for you if:

- You were terminated from job, got laid off, or had another change in employment status, and
- You are not entitled to Medicare, and
- Your company is still offering health coverage to current employees

Deadline to apply:

- 60 days from the date of notice, or loss of coverage, whichever is later.*

*You will be required to pay back to day 1, if you opt in on day 60

Cal-COBRA applies to:

- Small employers (2-19 employees) for up to 36 months
- Large employers (20+ employees) for an additional 18 months once Federal COBRA 18 months is exhausted

Considering an IFP plan instead of COBRA?

Remember, if you've incurred claims and met your current deductible or out-of-pocket max, that credit will not transfer to an individual & family plan.

Medicare

What is Medicare?

A federal health insurance program managed by the Centers for Medicare & Medicaid services for:

- People age 65 or older
- Certain disabled people under age 65
- Anyone with kidney failure

It's an option for you if.....

- You've lost your health coverage and you meet one of the above categories

When to apply:

- For most people, 3 months before your 65th birthday until 3 months after that birthday.

Your broker or a Blue Shield rep can help you understand your Medicare options!
(888) 273-8080
(TTY:711)

Medi-Cal

What is Medi-Cal?

- Free or low-cost health coverage for California residents with rich benefits

It's an option for you if:

- You don't have employer health coverage
- You meet the income, residence, citizenship and immigration eligibility guidelines

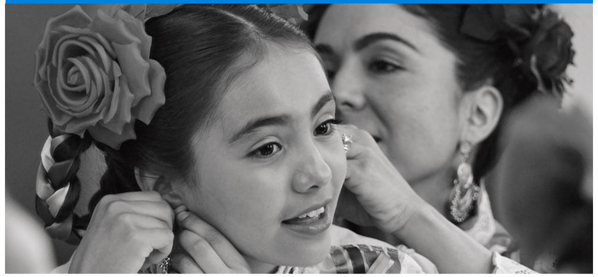
When to apply:

- Enrollment is open year round
- Once eligibility is determined, coverage begins immediately, going back to the first day of the month in which you submitted the app!

How to apply:

- If you are in Los Angeles or San Diego, Call 866-820-6009
- Apply online at www.coveredca.com/medi-cal/

Did you know?
1 in 3 Californians is covered by Medi-Cal!



Individual & Family Plan

What is an individual & family plan (IFP):

A health insurance plan for people who do not have coverage through:

- An employer/your job
- Medicare (for seniors)
- Medi-Cal

IFP members purchase insurance on their own.

It's an option for you if:

- You don't have employer health coverage, or you lost it
- You are choosing not to receive COBRA from your employer
- You are under age 65

Your broker or a Blue Shield rep can help you understand your IFP options!
855-225-1709

Two ways to get Individual and Family Plan (IFP) coverage:

Help your clients decide which option is best for their situation.

Off-Exchange

- Ages 0 – 64
- Through an IFP carrier directly, such as Blue Shield of California.
- Same plan offerings as On-Exchange, plus two additional plans
- No income, employment, citizenship, immigration documents needed to apply.

Documents you'll need:

- **Proof of California residency**
- *Social Security numbers NOT required*
- *Immigration documents NOT required*
- *Income information NOT required*
- *Federal tax information NOT required*

On-Exchange

- Ages 0 – 64
- Through Covered California, where people can get screened for financial assistance and even Medi-Cal eligibility
- Federal subsidies available to lower premium + cost of care
- Additional State premium subsidies may be available

Documents you'll need:

- **Proof of California residency**
- **Social Security numbers for applicants**
- **Immigration documents for non-citizens**
- **Income info: pay stubs, proof of unemployment benefits, employer's address**
- **Federal tax information**

Income chart for health program eligibility

California State Subsidy*

SEE NOTE BELOW FOR INCOMES IN THIS RANGE

Federal Tax Credit

American Indian / Alaska Native (AIAN) Zero Cost Share

AIAN Limited Cost Share

Silver 94 (100%-150%)

Silver 87 (>150%-200%)

Silver 73 (>200%-250%)

Household Size / % FPL	0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	600%
1	$0	$12,490	$17,237	$18,735	$24,980	$26,604	$31,225	$33,224	$37,470	$40,218	$49,960	$74,940
2	$0	$16,910	$23,336	$25,365	$33,820	$36,019	$42,275	$44,981	$50,730	$54,451	$67,640	$101,460
3	$0	$21,330	$29,436	$31,995	$42,660	$45,433	$53,325	$56,738	$63,990	$68,683	$85,320	$127,980
4	$0	$25,750	$35,535	$38,625	$51,500	$54,848	$64,375	$68,495	$77,250	$82,915	$103,000	$154,500
5	$0	$30,170	$41,635	$45,255	$60,340	$64,263	$75,425	$80,253	$90,510	$97,148	$120,680	$181,020
6	$0	$34,590	$47,735	$51,885	$69,180	$73,677	$86,475	$92,010	$103,770	$111,380	$138,360	$207,540
7	$0	$39,010	$53,834	$58,515	$78,020	$83,092	$97,525	$103,767	$117,030	$125,613	$156,040	$234,060
8	$0	$43,430	$59,934	$65,145	$86,860	$92,506	$108,575	$115,524	$130,290	$139,845	$173,720	$260,580
add'l, add	$0	$4,420	$6,100	$6,630	$8,840	$9,415	$11,050	$11,758	$13,260	$14,233	$17,680	$26,520

Medi-Cal for Adults

Medi-Cal for Pregnant Women

Medi-Cal Access Program (for Pregnant Women)

Medi-Cal for Kids (0-18 Yrs.)
Medi-Cal for Undocumented Young Adults (19-25 Yrs.)

County Children's Health Initiative Program

Income chart for health program eligibility

COVERED CALIFORNIA

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DHCS

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County Children's Health Initiative Program

Important: Families may qualify for BOTH Medi-Cal & On-exchange IFP coverage

If your household has children, the adults may qualify for health coverage with subsidies on the Exchange with the kids on Medi-Cal.

EXAMPLE:
Family of 4 with a Modified Adjusted Gross Income of $51,000:

Scenario 1
Ages of family members:
55, 54, 25, 24

Program eligibility =
- All 4 adult members On Exchange with Federal tax credit and State subsidy

Scenario 2
Ages of family members:
55, 54, 17, 16

Program eligibility =
2 adults On Exchange with Federal tax credit and State subsidy
- 2 children on no-cost Medi-Cal

What counts as income in determining eligibility for IFP On-Exchange & Medi-Cal?

What counts as income?
Annual income, including wages, salaries and tips
Unemployment benefits
Business or self-employment income, including rental income
Interest received or accrued
Lottery and gambling income
Capital gains
Pensions
Social security retirement benefits
Foreign-earned income
Bartering income (i.e. exchange of goods or services)

Important!
Federal or state unemployment benefits count as income, but Federal Stimulus checks do not!

Considering IFP? Decide which option works best for your situation.

Off-Exchange

- Same plan offerings as On-Exchange, plus more
- No income, employment, citizenship, immigration documents needed to apply.

Documents you'll need:

- Proof of California residency

On-Exchange

- Federal subsidies available to lower premium + cost of care
- State premium subsidies available

Documents you'll need:

- Proof of California residency
- Social Security numbers for applicants
- Immigration documents for non-citizens
- Income info: pay stubs, proof of unemployment benefits, employer's address
- Federal tax info

Other health coverage options

If you or someone you know does not qualify for any of the programs we discussed, their may be other options:

- Emergency Medi-Cal may be an option
- Off-Exchange Individual & Family plans (full premium cost)
- If you have concerns regarding immigration status and your health care, refer to the list of service providers on the California Department of Social Services website
- Your county is likely to have safety-net programs. Find your local county social services office
- PIF reference guide on programs available for immigrants in response to COVID-19

TRIO HMO PLAN HIGHLIGHTS

Our Trio HMO Plan – now in 26 counties

- Trio HMO plan options at the Silver, Gold, and Platinum metal levels*
- 360˚ customer service with Shield Concierge
- Improved coordination among doctors and hospitals
- Extensive pharmacy network that includes major chains
- Convenient online tools and customized wellness resources, and more!

*Ask your IFP Outreach Rep for **Trio HMO Plans-at-a-Glance** brochures or visit **bsca.com/Trio**

Trio service areas by county

Alameda (F)	Marin (P)	San Diego (P)	Solano (P)
Contra Costa (F)	Nevada (P)	San Francisco (F)	Stanislaus (P)
El Dorado (P)	Orange (F)	San Joaquin (F)	Tulare (P)
Fresno (P)	Placer (P)	San Luis Obispo (P)	Ventura (P)
Kern (P)	Riverside (P)	San Mateo (F)	Yolo (P)
Kings (P)	Sacramento (P)	Santa Clara (F)	
Los Angeles (P)	San Bernadino (P)	Santa Cruz (F)	

Partial (P) = The Trio network is available only in parts of this county.

Full (F) = The Trio network is available throughout the full county.

Quality providers, coordinated care.

In region XX, we work with the following Trio HMO partners.
Download Trio Provider Profiles at bsca.com/Trio

JOHN MUIR HEALTH

Hill Physicians

TORRANCE MEMORIAL IPA

PROVIDENCE Medical Institute

FACEY MEDICAL GROUP
An affiliate of PROVIDENCE Health & Services

St.Joseph Health
St. Jude Heritage Medical Group
A member of the St.Joseph Hoag Health alliance

BEAVER MEDICAL GROUP

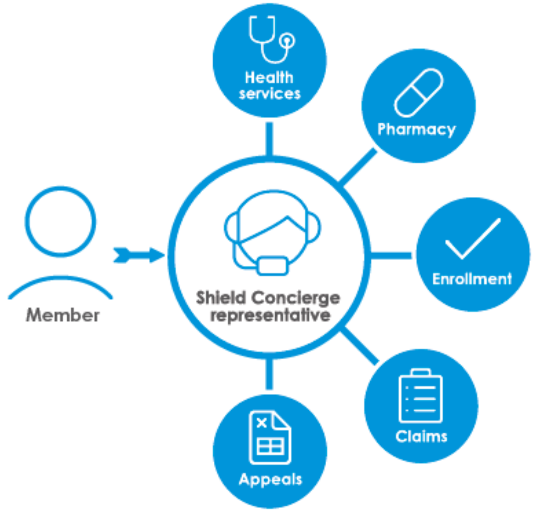
Dignity Health

Adventist Health Physicians Network

Scripps

Why do Members Choose Blue Shield Trio HMO?

Shield Concierge –
Convenience & Coordination



CALLTHECAR
Opening doors to better care

HEALTHY SAVINGS®

Grocery store discounts

EXCLUSIVE PPO PLAN HIGHLIGHTS

Why members choose Blue Shield Exclusive PPO

We are the ONLY IFP carrier in California giving members access to doctors and hospitals in all 58 counties. No referrals needed.

... with a statewide network of providers and hospitals including:

UCLA
Cedars Sinai
Hoag
UC Davis Medical Center,
Sutter,
Shriner's
Scripps and more.

Blue Shield OFF-Exchange Non-Mirrored Plans

PPO Silver 1950	PPO 2600 HDHP
• Low $1,950 individual deductible (compared to other on-exchange and mirrored Silver 70 plans $4,000*) • Embedded chiropractic benefits* for Silver level plan $15 copay. Up to 15 visits annually.	• Low $2,600 individual deductible (compared to other on-exchange and mirrored Silver 70 plans $4,000*) • Embedded chiropractic benefits* for Silver level plan 35% after deductible. Up to 15 visits annually.
• Price for 40-year old in Region XX is $XX • Same large network of Blue Shield's Exclusive PPO offered on Covered CA, including: Cedars, Rady's Children's Hospital, UCLA, UCSF, XX, XX, XX	• Price for 40-year old in Region XX is $XX • Same large network of Blue Shield's Exclusive PPO offered on Covered CA, including: Cedars, Rady's Children's Hospital, UCLA, UCSF, XX, XX, XX

HOW TO USE THE BLUE SHIELD RATE BOOKS AND TIP TOOLS

How to Read the Rate Books

Step 1. Identify the correct Rating Region of your customer

Step 2. Identify the age band

Step 3. Refer to “PPO” or “HMO”

Step 4. Look at the subplans under “PPO” or “HMO” to determine the price for that member.

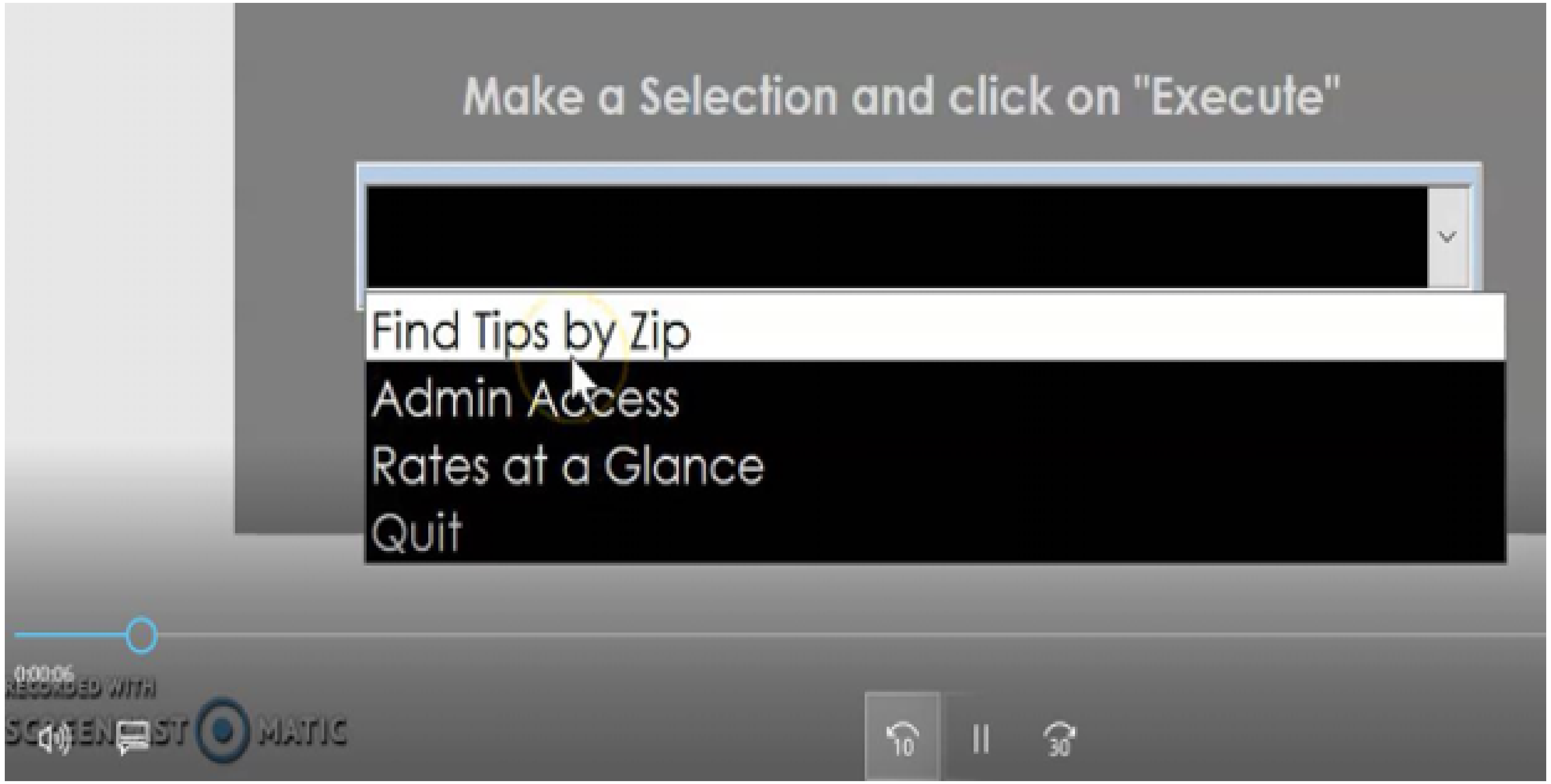
Step 5. Do the same for each member of the household to determine total price

Monthly rates for Region 3 – PPO and HMO plans

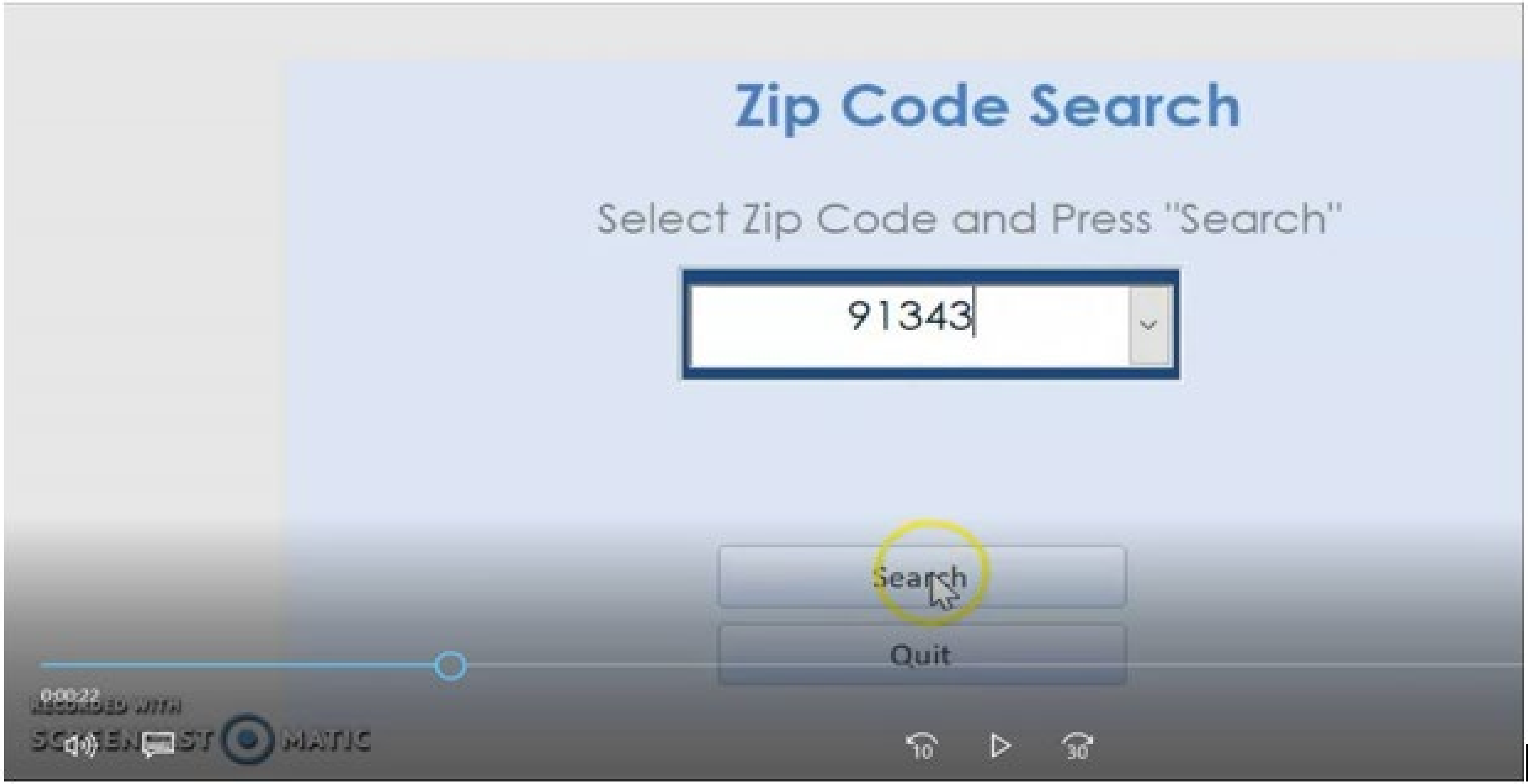
	American Indian – Alaska Native PPO plans						American Indian – HMO pl	
Age	Platinum 90 PPO AI-AN	Gold 80 PPO AI-AN	Silver 70 PPO AI-AN	Bronze 60 PPO AI-AN	Bronze 60 HDHP PPO AI-AN	$0 Cost Share PPO AI-AN	Platinum 90 Trio HMO AI-AN	Gold 80 Trio HMO AI-AN
0 to 14	$671.90	$501.64	$426.56	$333.38	$330.01	$330.01	$356.70	$304.55
15	$731.62	$546.23	$464.47	$363.02	$359.34	$359.34	$388.40	$331.63
16	$754.46	$563.28	$478.97	$374.35	$370.56	$370.56	$400.53	$341.98
17	$777.30	$580.33	$493.47	$385.68	$381.78	$381.78	$412.65	$352.33
18	$801.89	$598.69	$509.08	$397.88	$393.86	$393.86	$425.71	$363.47
19	$826.48	$617.05	$524.69	$410.08	$405.93	$405.93	$438.76	$374.62
20	$851.95	$636.07	$540.86	$422.72	$418.44	$418.44	$452.28	$386.17
21	$878.30	$655.74	$557.59	$435.79	$431.39	$431.39	$466.27	$398.11
22	$878.30	$655.74	$557.59	$435.79	$431.39	$431.39	$466.27	$398.11
23	$878.30	$655.74	$557.59	$435.79	$431.39	$431.39	$466.27	$398.11
24	$878.30	$655.74	$557.59	$435.79	$431.39	$431.39	$466.27	$398.11
25	$881.81	$658.36	$559.82	$437.54	$433.11	$433.11	$468.14	$399.70
26	$899.38	$671.48	$570.97	$446.25	$441.74	$441.74	$477.46	$407.66
27	$920.46	$687.21	$584.35	$456.71	$452.09	$452.09	$488.65	$417.22

Finding Sales Tips by Zip
Quick Guide

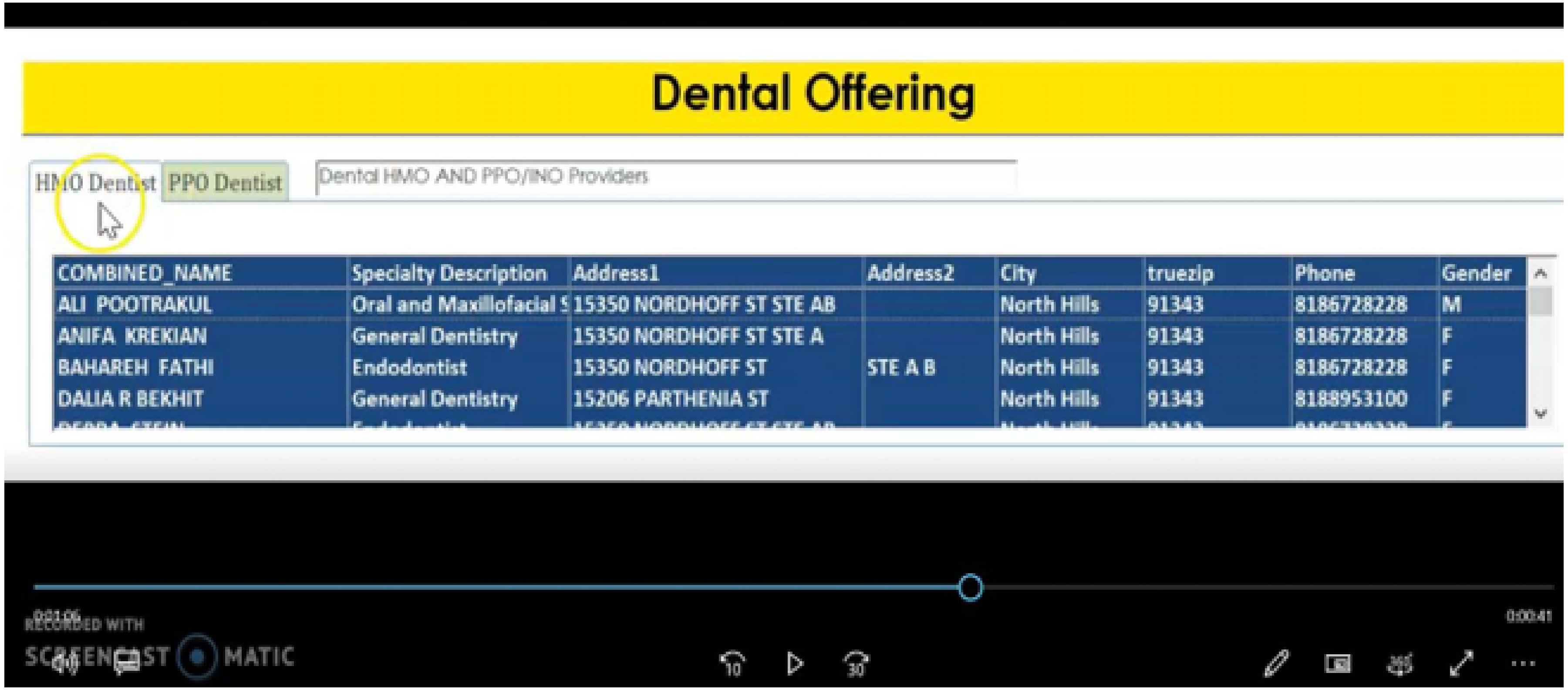
1. On the main screen, make a selection of your desired task from the drop down menu.



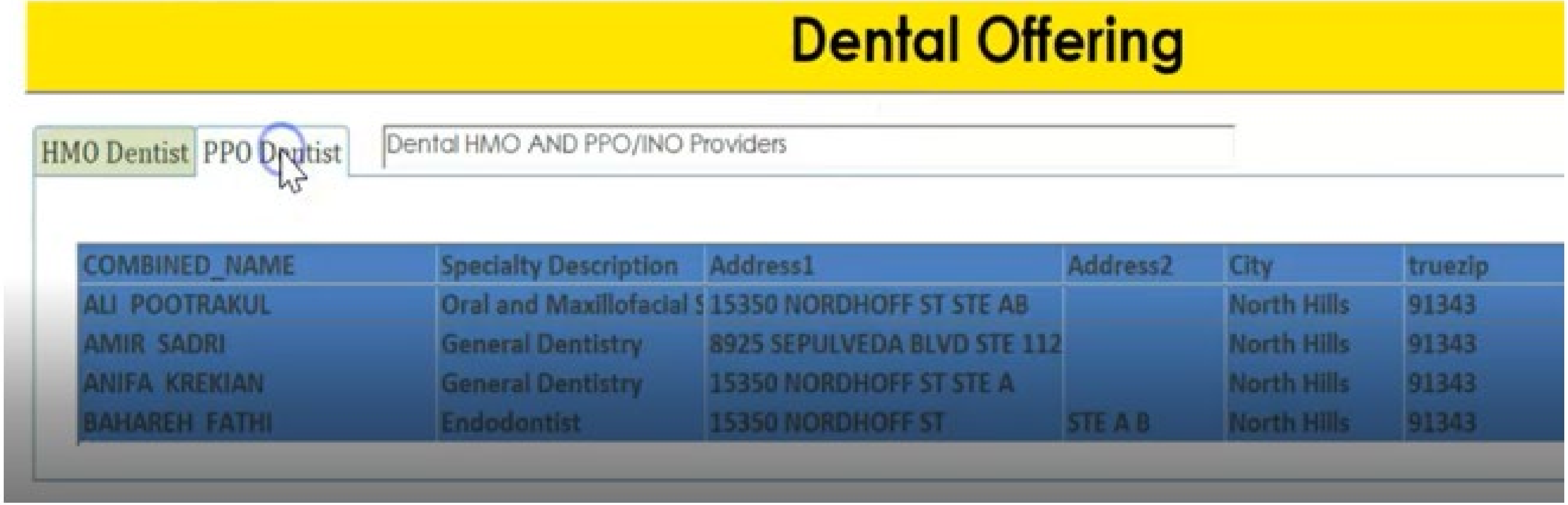
2. Enter the zip code. Click “Search”.



3. You will be taken to a page that shows you providers in that zip.



4. Click the appropriate tab for HMO or PPO, depending on what the client is interested in.



Go to **www.menti.com** and use the code **14 40 53 2**

Mentimeter

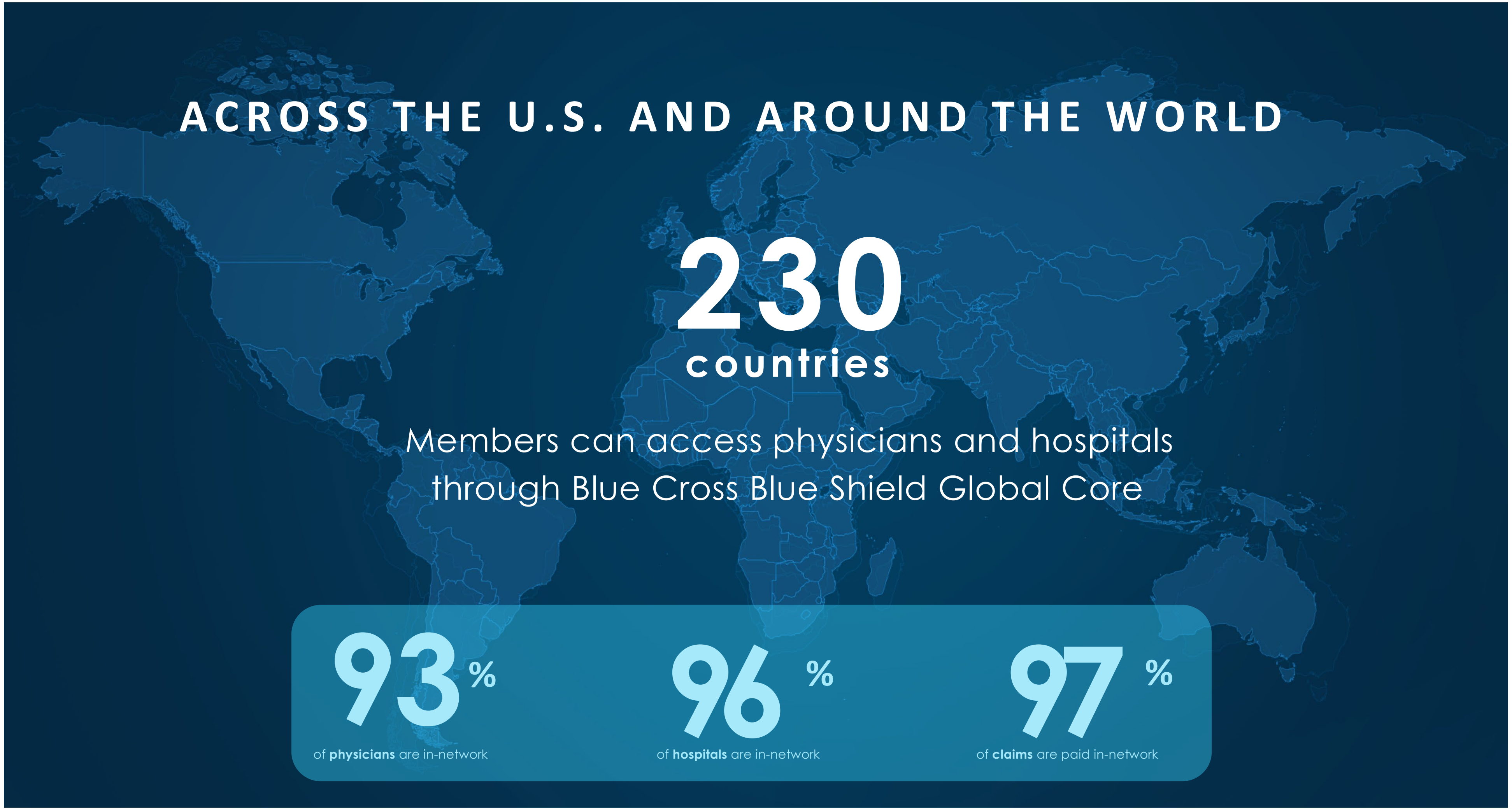
Voting is closed

Competitive Strategy Brainstorming Activities

BENEFITS FOR BLUE SHIELD TRIO HMO & EXCLUSIVE PPO MEMBERS

BlueCard Program for Emergency and Urgently Needed Care Out of State

The **IFP BlueCard** program covers emergency and urgently needed care when you are out of state*



With BlueCard, members receive the advantage of pre-negotiated rates.

Blue Shield Member Discounts & Health Resources

ChooseHealthy | blue california

How to access the Blue Shield ChooseHealthy site:

Step 1: blueshieldca.com/BeWell

Step 2: Click on "Find Discounts"

Wellness discount programs
Save money while getting healthier.
Find discounts

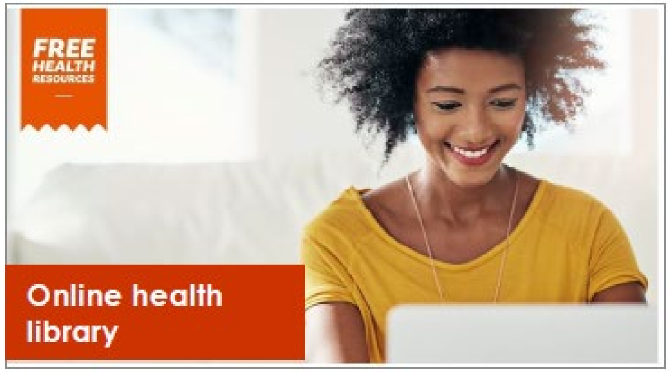
Step 3: Click on "Alternative Care"

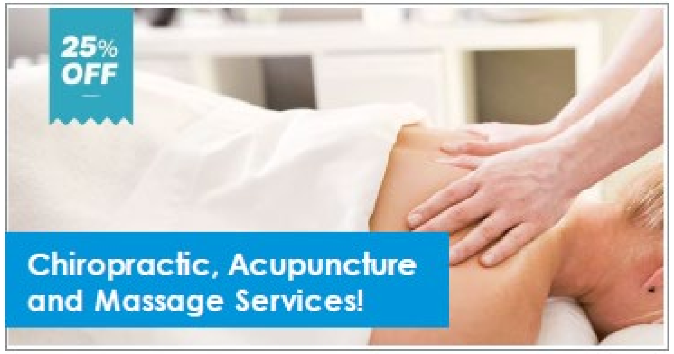
Alternative care
Relax and save on massage therapy, chiropractic, acupuncture and more.

Step 4: Click on "Find a participating provider…"

Overview
Relax and save on alternative healtl
Simply show your Blue Shield meml
discount.
Find a participating provider online

Step 5: Register on the ChooseHealthy site to access member discounts and resources!





SPECIALTY PLANS:
DENTAL, VISION, LIFE

The Importance of Adult Dental Coverage

Percentage of adults age 30 and older who have periodontal disease.[1]

GREATER LIKELIHOOD

that a pregnant woman with periodontal disease will have a premature baby.[4]

1 U.S. Centers for Disease Control and Prevention, Division of Oral Health, www.cdc.gov/oralhealth

4 "Baby Steps to a Healthy Pregnancy and On Time Delivery," March 2005

Plans start for as little as $11.50 per month!

We have high quality, affordable options for you. 3 ways to apply:

- Go to **bsca.com/Apply**
- Call us at (855)225-1709
- Email: CoverMe@blueshieldca.com

Ask your Outreach Manager for a Specialty products brochure

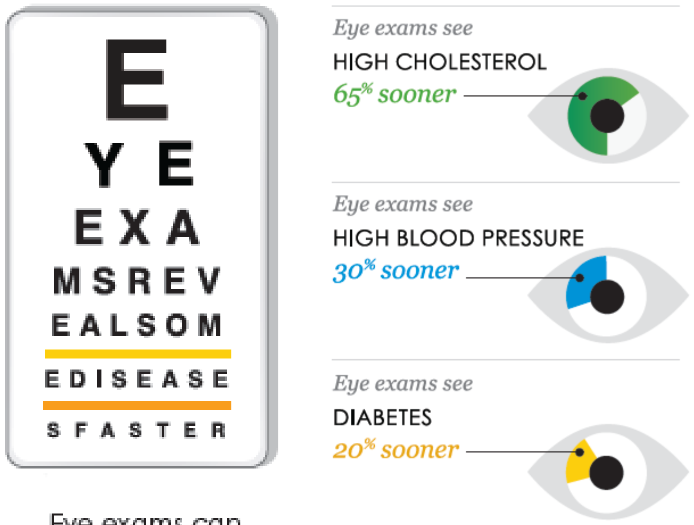
Dental HMO or Dental PPO?

Search the directory dental care providers at **Blueshieldca.com/fad**

	Dental health maintenance organization	Dental preferred provider organization
Provider network	25,000+ in CA	50,000 in CA 355,833 nationwide
Network or non-network coverage	Network only	Network and non-network
Coinsurance and Deductibles	NO deductible or copayments apply	YES, please check your benefits summary for details
Monthly premiums	Generally lower than DPPO	Generally higher than DHMO
Your cost for services	Check your benefit summary for a list of covered services and copayments	Using a network provider will save you money
Annual plan maximum	No	Yes

* If you have the choice between our DPPO and DHMO plans, you need to consider the benefits of each of these plans to decide what's the best choice for you.
* If you'd like to continue receiving services from your current dentist, check to see if this particular dentist is covered under the HMO dental policy.

The Importance of Adult Vision Coverage



Eye exams can reveal some diseases — SOONER THAN — other health exams.[6]

More than nine out of 10 people with digital eye strain use devices for two or more hours each day[6]

6 Human Capital Management Services Group, April 2011

6. "Eyes Overexposed: A look at the digital device dilemma," The Vision Council, 2016 Report.

Plans start for as little as $6.50 per month!

We have high quality, affordable options for you. 3 ways to apply:

- Go to **bsca.com/Apply**
- Call us at (855)225-1709
- Email: CoverMe@blueshieldca.com

Ask your Outreach Manager for a Specialty products brochure

One of the Largest Vision Provider Networks

One of the largest vision provider networks, administered by Medical Eye Services (MES):

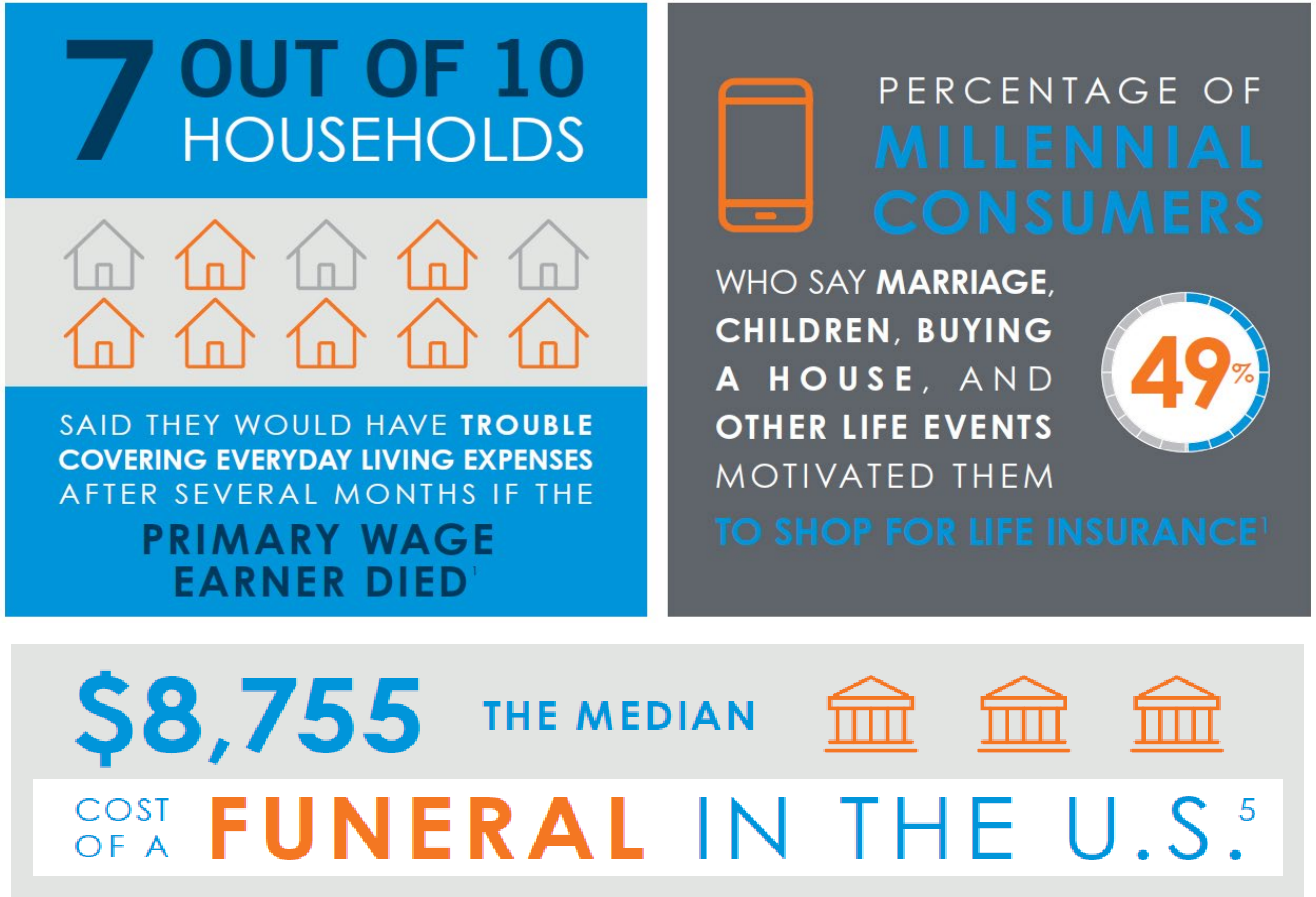
- More than 7,000 ophthalmologists, optometrists, and opticians in CA
- 22,800 locations nationwide
- Includes private optometrists and ophthalmologists

Extensive choice of eyewear providers including private practice optometrists, retail, wholesale, and warehouse chain locations

- **Costco**
- **WalMart**
- **Sam's Club**
- **Target**
- **Sears**
- **Hour Eyes**
- **Sterling Optical**
- **Eye Glass World**
- **Vista Optical**
- **LensCrafters**
- **Site for Sore Eyes**
- **For Eyes Optical**

Search the directory for vision care providers at **blueshieldca.com/fad**

The Importance of Life Insurance



Low monthly rates based on your age, sex, and nicotine use.

We have high quality, affordable options for you. 3 ways to apply:

- Go to **bsca.com/Apply**
- Call us at (855)225-1709
- Email: CoverMe@blueshieldca.com

Ask your Outreach Manager for a Specialty products brochure

COMMUNITY PARTNER RESOURCES & SUPPORT

Blue Shield Statewide Community Outreach Team

- Dedicated, customized support for Community Partners & Providers
- Resources include outreach materials, community events, group benefit trainings to community organizations such as non-profits, clinics, provider offices, and to Blue Shield IFP members
- Schedule a group meeting with me at xxxxxxxxxxxxx

Online Resources at
bsca.com/outreach

Resources include:

- Social Media Toolkit
- Downloadable health plan benefit flyers ("Why Members Choose Blue Shield", Plans at a Glance Brochures for health, dental, vision, life coverage
- Health insurance education flyers Materials & Services Request Form
- Enrollment & Provider Partners Contact Sheet
- Health Education materials and resources

New resources are added every month!

Not on our distribution list?

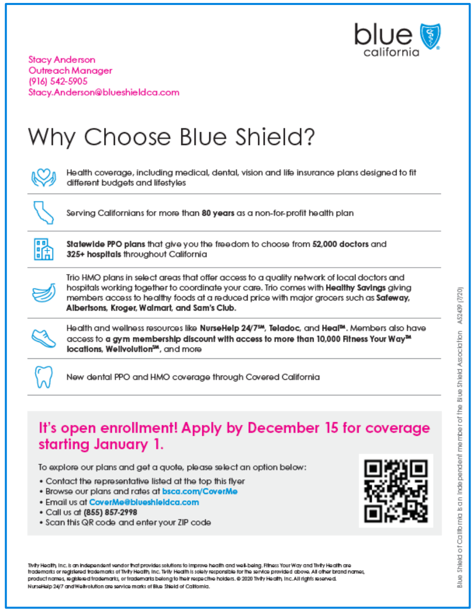
Email: IFPOutreach @blueshieldca.com and we will add you.

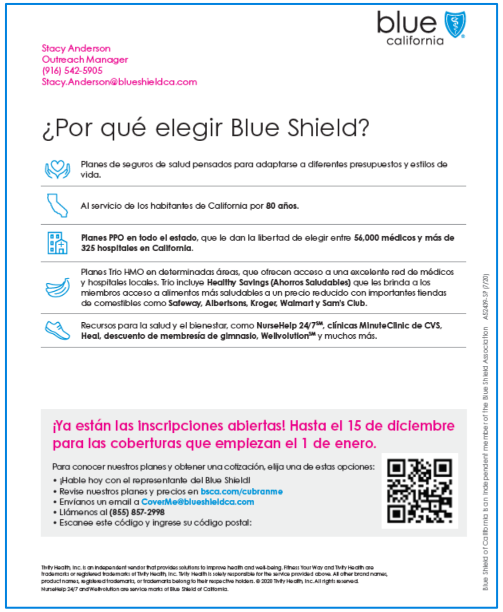
Member issues that need to be escalated?

Community Enroller Hotline:
855-870-7019

Email:
IFPOutreach@blueshieldca.com

Sample Customizable Flyers





Neighborhood Health Dashboard

- **What is it?** A free public data tool developed by Blue Shield "Health Reimagined" initiative.
- **How to use it:** Type in a zip code to access demographic info affecting health outcomes [here](#).
- **What's the goal?** To innovate how community groups and individuals interact with information and data to create opportunities for action, breaking down barriers to creating change.

Sample results for ZIP code 91343, North Hills, Los Angeles County

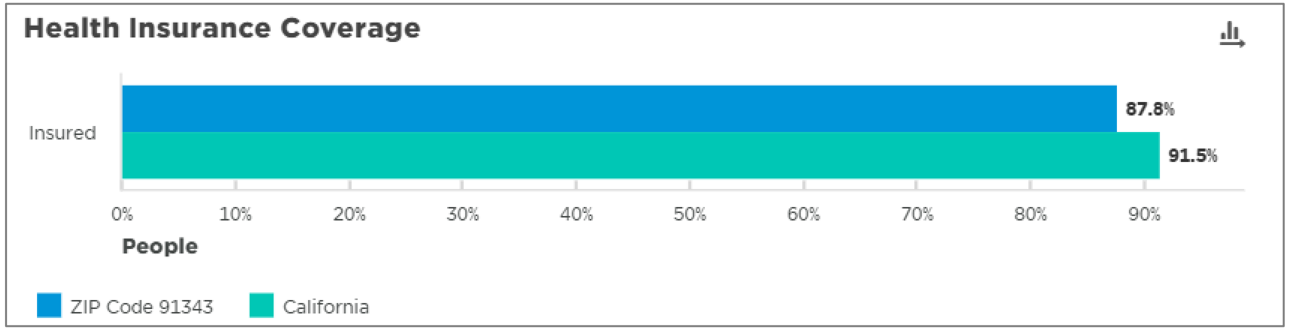
- Our Story
- Overview
- Opportunities for Action
- **Demographics**
- Social Determinants of Health
- Healthy Beginnings
- Lifelong Health
- Living Better
- Leading Causes of Death

People Living in Poverty
20%
of People
ZIP Code 91343

14%
of People
California

Low Income Population
44%
of People
ZIP Code 91343

33%
of People
California



Find a Provider Tool – For Trio HMO and Exclusive PPO

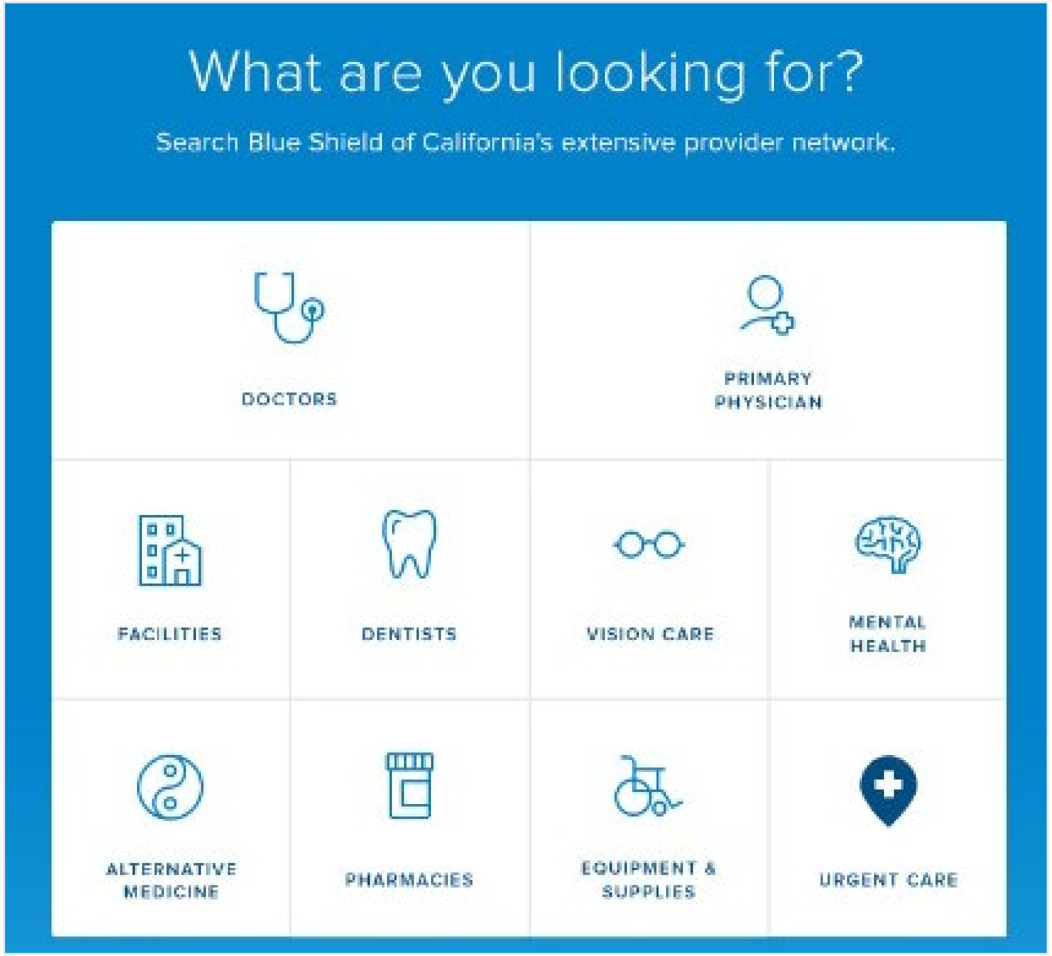
Search the directory of providers at
blueshieldca.com/fad

You can search for a participating physician by:

- Plan Type
- Gender
- Specialty
- Language preference
- Location

Create and download your own custom directory.

- Be sure to select your specific plan choice



Find a Provider Tool (continued)

Help us help you

Creating an account is quick and easy. With an account, you can access and manage your health care plan and information.

Create an account

Continue as a guest

Show results for my Blue Shield plan

Yes

No, show all providers

Find your plan

Plan year

Select the year you want your coverage to start

2021

Plan type

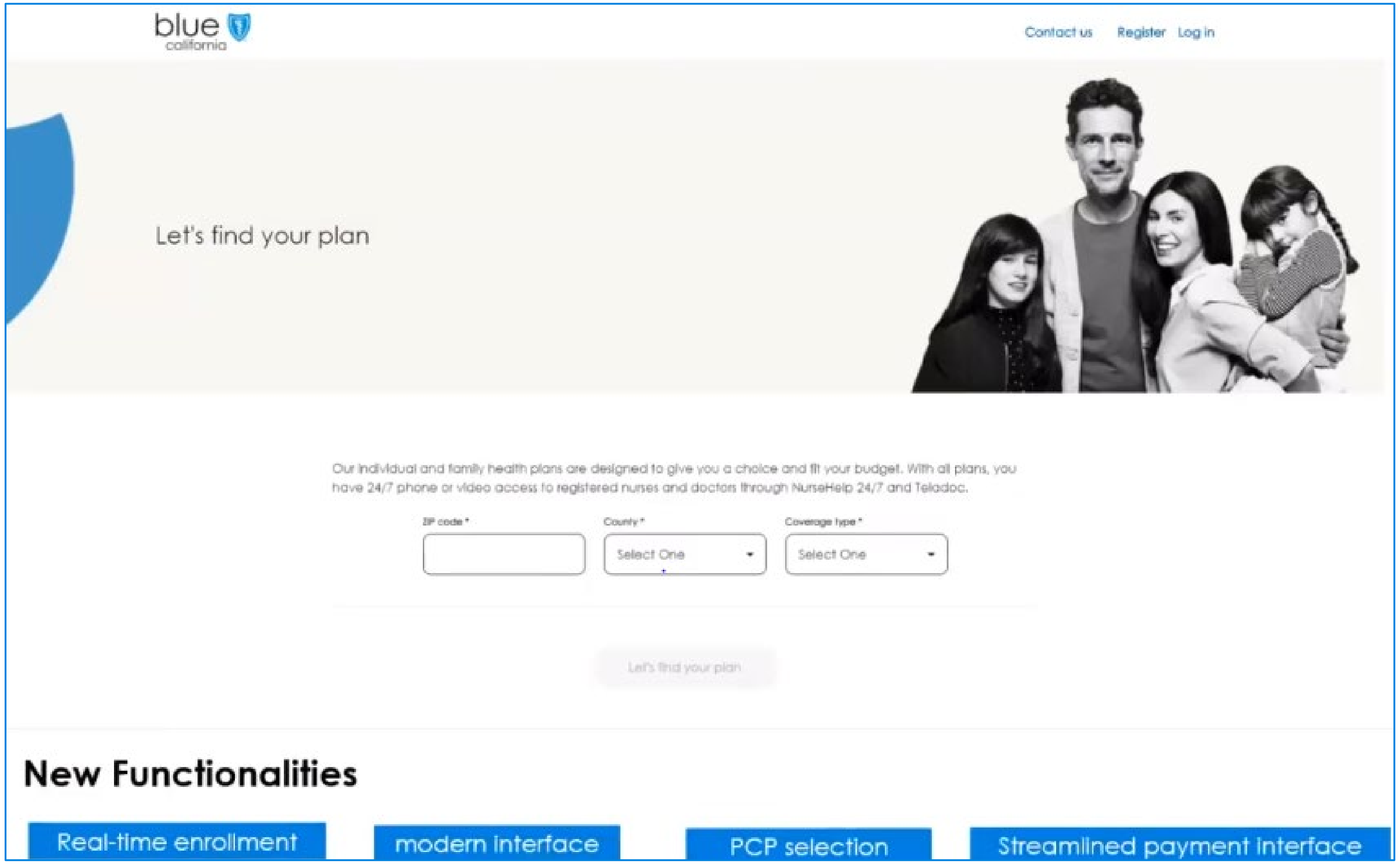
2021 Individual and Family HMO Plan (Including Cc

Subplan

Blue Shield Silver 70 Trio HMO

Continue with this plan

Applying OFF-Exchange: blueshieldca.com/apply



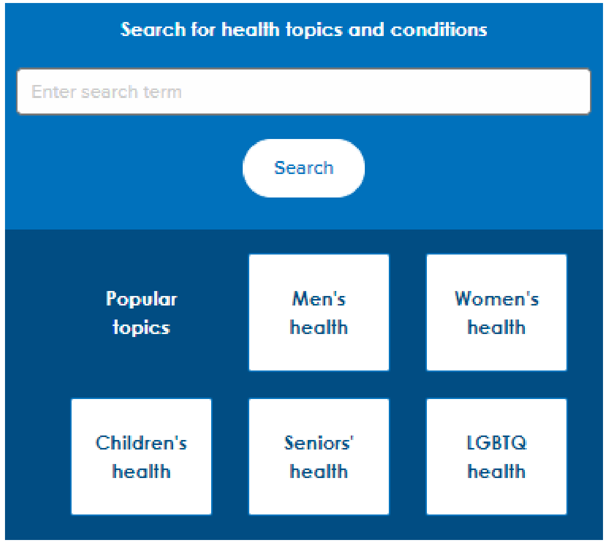
We have high quality, affordable options for you. 3 ways to apply:

- Go to **bsca.com/Apply**
- Call us at (855)225-1709
- Email: CoverMe@blueshieldca.com

Explore plans at bsca.com/CoverMe

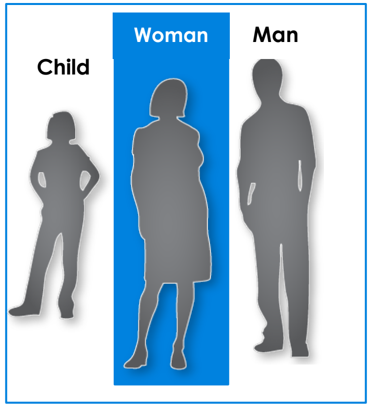
Free Blue Shield Resources – Public Access

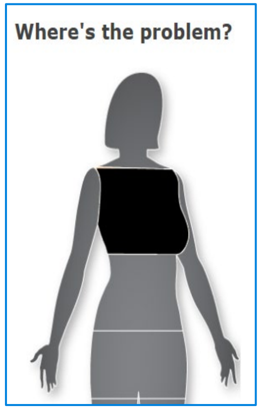
Health Library



Getting and staying healthy is easier when you have key information at the right time. Learn more about health topics with helpful resources, including articles and interactive tools. Access this free resource [here](#).

Online Symptom Checker





Choose a Symptom

Breast Problems
Change in Heartbeat
Chest Problems
Coronavirus (COVID-19) Symptom Checker
Coughs, Age 12 and older
Heartburn
Hyperventilation
Respiratory Problems, Age 12 and older

Topic Overview

Your heart normally beats in a regular rhythm and rate that is just right for the work your body is doing at any moment. The usual resting heart rate for adults is between 50 to 100 beats per minute. Children have naturally higher normal heart rates than adults.

The [heart](#) is a pump made up of [four chambers](#): two upper chambers (atria) and two lower chambers (ventricles). It is powered by an [electrical system](#) that puts out pulses in a regular rhythm. These pulses keep the heart pumping and keep blood flowing to the lungs and body.

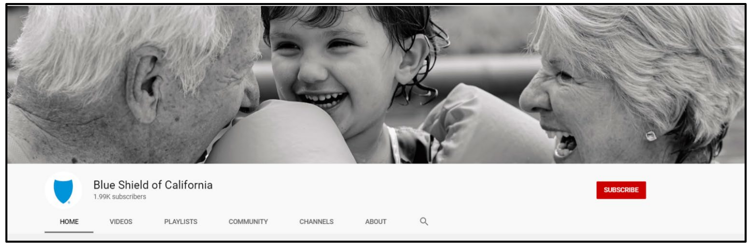
When the heart beats [too fast](#), too slow, or with a skipping (irregular) rhythm, a person is said to have an [arrhythmia](#). A change in the heart's rhythm may feel like an extra-strong heartbeat ([palpitation](#)) or a fluttering in your chest. [Premature ventricular contractions (PVCs)](#) often cause this feeling.

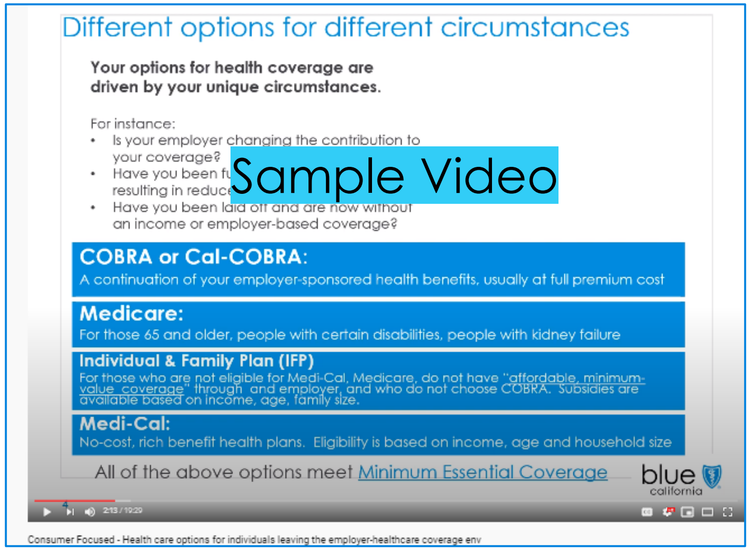
Pinpoint a particular symptom and find information that helps explain its cause. Access this free resource [here](#).

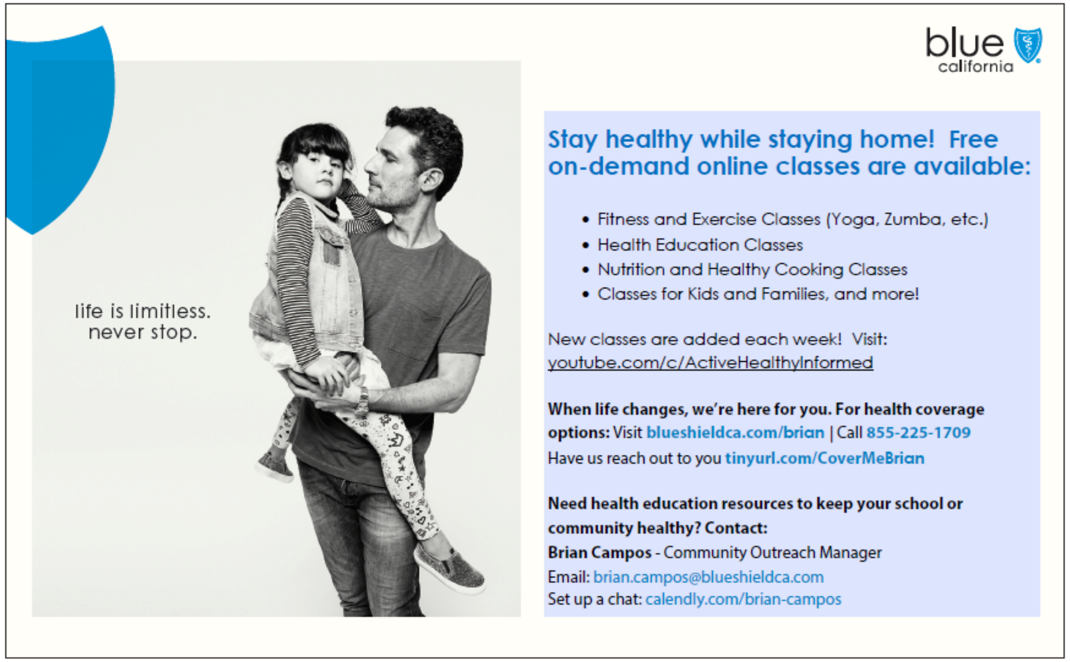
Other Online Tools for our communities to stay healthy

- **Blue Shield's Video Library** on YouTube: youtube.com/user/blueshieldca
- **On Demand Healthy Lifestyle Virtual Classes** on the joint BSC PHP & LAC CRC YouTube channel: youtube.com/c/ActiveHealthyInformed

YouTube







Blue Shield of California is an independent member of the Blue Shield Association

Interested in the on-demand online classes flyer for your community?
Ask your Outreach Manager for a PDF.

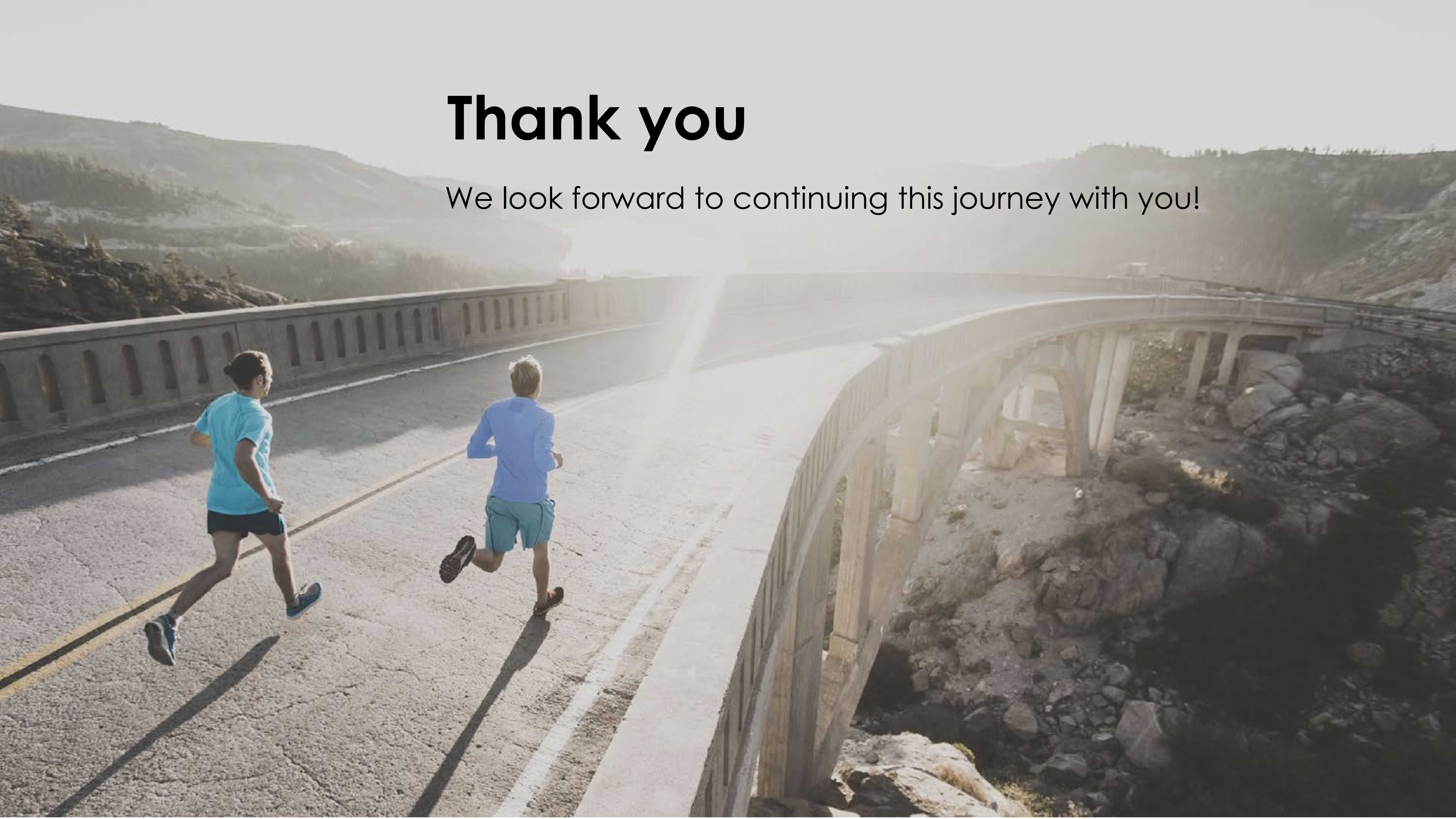
Resources for conducting meetings virtually

- Recording Your PowerPoint presentation as a video. Click here.
- Best Practices: Live & Pre-recorded Webinars
- Zoom Virtual Background Package. Click here.

Need other virtual support to help our communities stay healthy?
Contact your Outreach Manager to see if we can help.

Thank you

We look forward to continuing this journey with you!



APPENDIX

Rates at a Glance – Region 1

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
1	Kaiser	HMO	Silver	Copay	$494.40	$467.64	$484.85	$17.21	1
1	Anthem	EPO	Silver	Coinsurance	$623.31	$541.51	$556.94	$15.43	2
1	Blue Shield	PPO	Silver	Coinsurance	$643.66	$632.65	$618.59	($14.06)	3
1	Blue Shield	HMO	Silver	Copay	$683.43	$695.34	$672.80	($22.54)	4

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 3

Region 3 - Sacramento/Placerville						
Postion	Metal Tier	Carrier	Network	2020_Rate	2021_Rate	2020 v 2021
1	Silver	Blue Shield	HMO	$482.21	$461.91	($20.30)
2	Silver	Kaiser	HMO	$467.64	$484.85	$17.21
3	Silver	Western	HMO	$573.08	$515.76	($57.32)
4	Silver	Blue Shield	PPO	$696.65	$683.07	($13.58)
5	Silver	Health Net	PPO		$720.13	$720.13

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 9

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
9	Kaiser	HMO	Silver	Copay	$507.41	$479.94	$497.61	$17.67	1
9	Blue Shield	HMO	Silver	Copay	$519.87	$528.92	$526.41	($2.51)	2
9	HealthNet of C	EPO	Silver	Coinsurance			$725.68	$725.68	3
9	Anthem	EPO	Silver	Coinsurance		$735.53	$761.24	$25.71	4
9	Blue Shield	PPO	Silver	Coinsurance	$813.79	$799.76	$766.90	($32.86)	5

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 11

Region 11 - Central Valley South (Fresno, Kings, Madera)						
Postion	Metal Tier	Carrier	Network	2020_Rate	2021_Rate	2020 v 2021
1	Silver	Blue Shield	PPO	$392.38	$383.35	($9.03)
2	Silver	Anthem	HMO	$391.40	$401.53	$10.13
3	Silver	Kaiser	HMO	$398.72	$413.40	$14.68
4	Silver	Blue Shield	HMO	$550.91	$533.06	($17.85)

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 14

Region 14 - Kern						
Postion	Metal Tier	Carrier	Network	2020_Rate	2021_Rate	2020 v 2021
1	Silver	Health Net	HMO	$388.51	$400.50	$11.99
2	Silver	Blue Shield	PPO	$411.47	$403.35	($8.12)
3	Silver	Blue Shield	HMO	$451.22	$436.59	($14.63)
4	Silver	Kaiser	HMO	$426.00	$439.55	$13.55
5	Silver	Anthem	EPO		$517.17	$517.17

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 15

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
15	L.A. Care	HMO	Silver	Copay	$338.06	$342.39	$324.71	($17.68)	1
15	Blue Shield	HMO	Silver	Copay	$346.04	$352.07	$327.76	($24.31)	2
15	HealthNet of C	HMO	Silver	Copay	$337.13	$327.14	$343.33	$16.19	3
15	Anthem	HMO	Silver	Copay		$379.63	$354.59	($25.04)	4
15	Molina	HMO	Silver	Coinsurance	$391.44	$377.26	$357.08	($20.18)	5
15	Kaiser	HMO	Silver	Copay	$404.33	$389.94	$361.91	($28.03)	6
15	Oscar	EPO	Silver	Copay	$442.91	$357.07	$365.47	$8.40	7
15	HealthNet of C	PPO	Silver	Coinsurance			$423.46	$423.46	8
15	Blue Shield	PPO	Silver	Coinsurance	$424.23	$438.96	$438.10	($0.86)	9

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 16

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
16	Molina	HMO	Silver	Coinsurance	$383.76	$362.61	$346.68	($15.93)	1
16	L.A. Care	HMO	Silver	Copay	$362.31	$371.22	$352.06	($19.16)	2
16	HealthNet of C	HMO	Silver	Copay	$389.32	$365.90	$363.94	($1.96)	3
16	Anthem	HMO	Silver	Copay		$406.97	$365.46	($41.51)	4
16	Oscar	EPO	Silver	Copay	$452.45	$362.33	$368.76	$6.43	5
16	Kaiser	HMO	Silver	Copay	$423.36	$389.94	$369.99	($19.95)	6
16	Blue Shield	HMO	Silver	Copay	$444.56	$452.30	$415.35	($36.95)	7
16	Blue Shield	PPO	Silver	Coinsurance	$532.26	$534.22	$517.33	($16.89)	8
16	HealthNet of C	PPO	Silver	Coinsurance			$536.40	$536.40	9

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 17

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
17	Molina	HMO	Silver	Coinsurance	$376.09	$358.94	$336.28	($22.66)	1
17	Blue Shield	HMO	Silver	Copay	$374.18	$380.70	$351.80	($28.90)	2
17	HealthNet of C	HMO	Silver	Copay	$385.85	$351.00	$361.27	$10.27	3
17	Anthem	HMO	Silver	Copay		$427.50	$383.76	($43.74)	4
17	Kaiser	HMO	Silver	Copay	$427.45	$389.94	$402.34	$12.40	5
17	HealthNet of C	PPO	Silver	Coinsurance			$441.50	$441.50	6
17	Blue Shield	PPO	Silver	Coinsurance	$463.18	$475.96	$456.66	($19.30)	7

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 18

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
18	Oscar	EPO	Silver	Copay	$447.90	$360.90	$364.47	$3.57	1
18	Anthem	HMO	Silver	Copay			$378.79	$378.79	2
18	Molina	HMO	Silver	Coinsurance	$422.14	$424.87	$391.75	($33.12)	3
18	HealthNet of C	HMO	Silver	Copay	$406.64	$382.18	$396.45	$14.27	4
18	Kaiser	HMO	Silver	Copay	$461.60	$445.17	$413.17	($32.00)	5
18	Blue Shield	HMO	Silver	Copay	$430.39	$437.88	$414.21	($23.67)	6
18	Blue Shield	PPO	Silver	Coinsurance	$488.65	$506.55	$499.62	($6.93)	7
18	HealthNet of C	PPO	Silver	Coinsurance			$499.98	$499.98	8

Illustration shows 40year old Silver Tier

Rates at a Glance – Region 19

Region	Carrier	Network	Metal Level	Plan Type	2019 Rates	2020 Rates	2021 Rates (NEW)	2020 vs 2021	2021 Position
19	Molina	HMO	Silver	Coinsurance	$391.44	$369.93	$343.21	($26.72)	1
19	HealthNet of C	HMO	Silver	Copay	$394.83	$359.17	$367.39	$8.22	2
19	Sharp	HMO	Silver	Copay	$484.46	$447.29	$374.30	($72.99)	3
19	Blue Shield	HMO	Silver	Copay	$419.27	$426.58	$408.52	($18.06)	4
19	Kaiser	HMO	Silver	Copay	$446.83	$430.93	$417.82	($13.11)	5
19	Sharp	HMO	Silver	Coinsurance	$484.46	$447.29	$435.43	($11.86)	6
19	HealthNet of C	PPO	Silver	Coinsurance			$527.50	$527.50	7
19	Blue Shield	PPO	Silver	Coinsurance	$539.34	$563.33	$545.67	($17.66)	8

Illustration shows 40year old Silver Tier

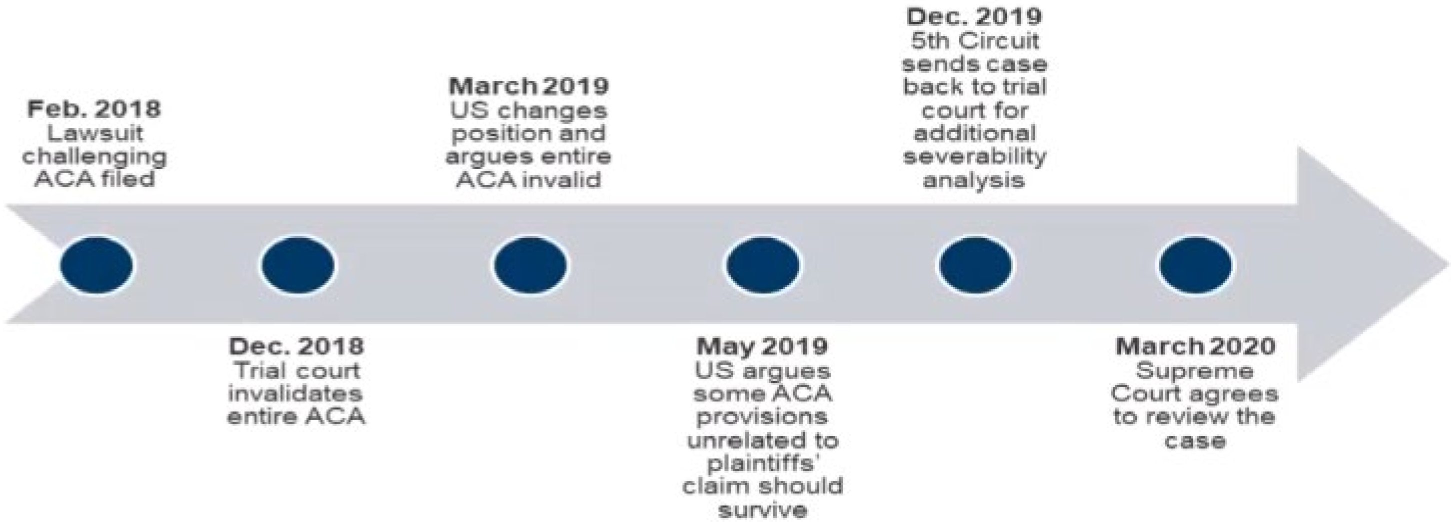
Legislative Update

- **SB 260 – Automatic Health Care Coverage**
  - Effective Jan 1, 2021 - Health Plans required to annually notify enrollees that if they cease to be enrolled in coverage, contact info will be provided to Covered CA – opt out option included
  - Effective Jan 1, 2021 - Health Plans required to transmit contact information of disenrolled members to Covered CA
  - July 1, 2021 - Covered CA will automatically enroll consumers who lose Medi-Cal eligibility into the lowest cost Silver plan or prior managed care plan through the exchange

- **Permanent Open Enrollment Dates in CA**
  - Nov 1 – Jan 31
    - 1/1 eff date must enroll by 12/15
    - Enrollment between 12/16 – 1/31 effective 2/1

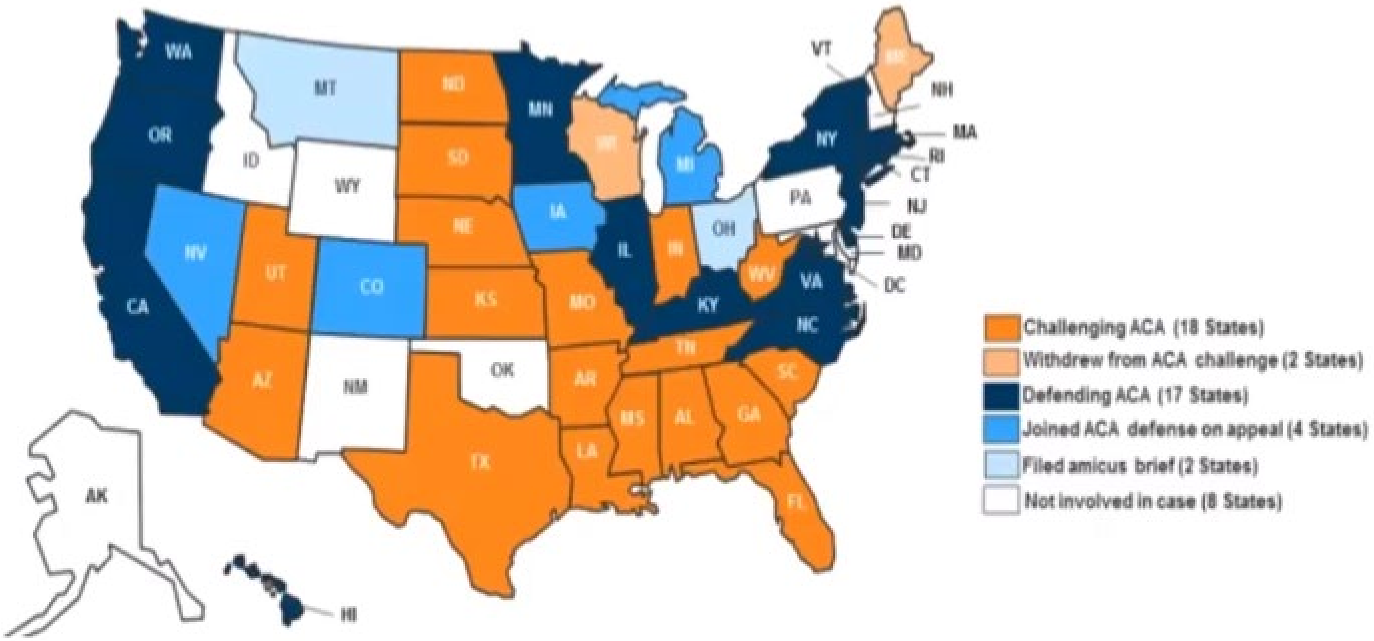
Texas v United States

- Plaintiff states allege the ACA is unconstitutional because the 2017 Trump tax cuts eliminated the individual mandate, therefore voiding the constitutional grounds upon which the Supreme Court previously upheld the ACA (Congress' taxing power)
- The Supreme Court agreed to hear the case
- Oral argument will likely occur in October or November 2020, with a decision in May or June 2021

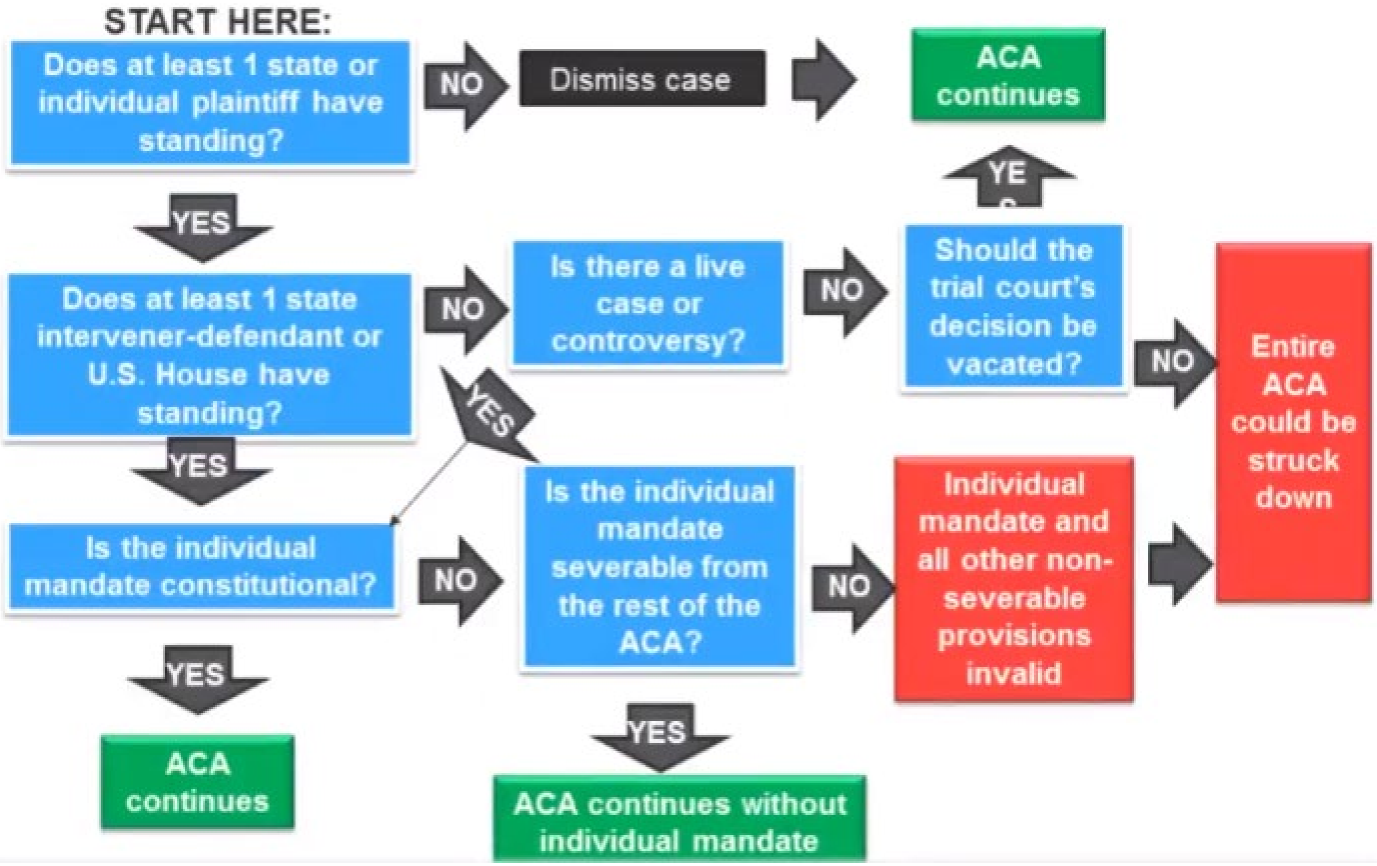


Texas v United States – States Position

States' positions in *Texas v. U.S.*



Texas v United States - Potential Outcomes



Our Commitment To Our Members

During the early months of the COVID-19, we took unprecedented steps to ensure our members remained covered

- Premium Payment Plan
    - Clients impacted financially were offered an option to opt-in to a payment plan
    - The payment plan offered to keep those members active and enrolled when they were able to pay 25% of their current premium
    - Remaining premium was to be paid monthly throughout the year
    - 3,412 number of members opted in

- Plan Downgrades
  (expired 6/30/2020)
    - Allowed off-ex existing clients to request a plan downgrade
    - No Qualifying Event required
    - 3,100 members took advantage of this option

- Premium Assistance Program
    - Clients who were delinquent and in danger of lapsing due to non-pay had premium waived one time
    - Program ran from April through July 2020
    - 24,100 number of IFP/SG members benefited

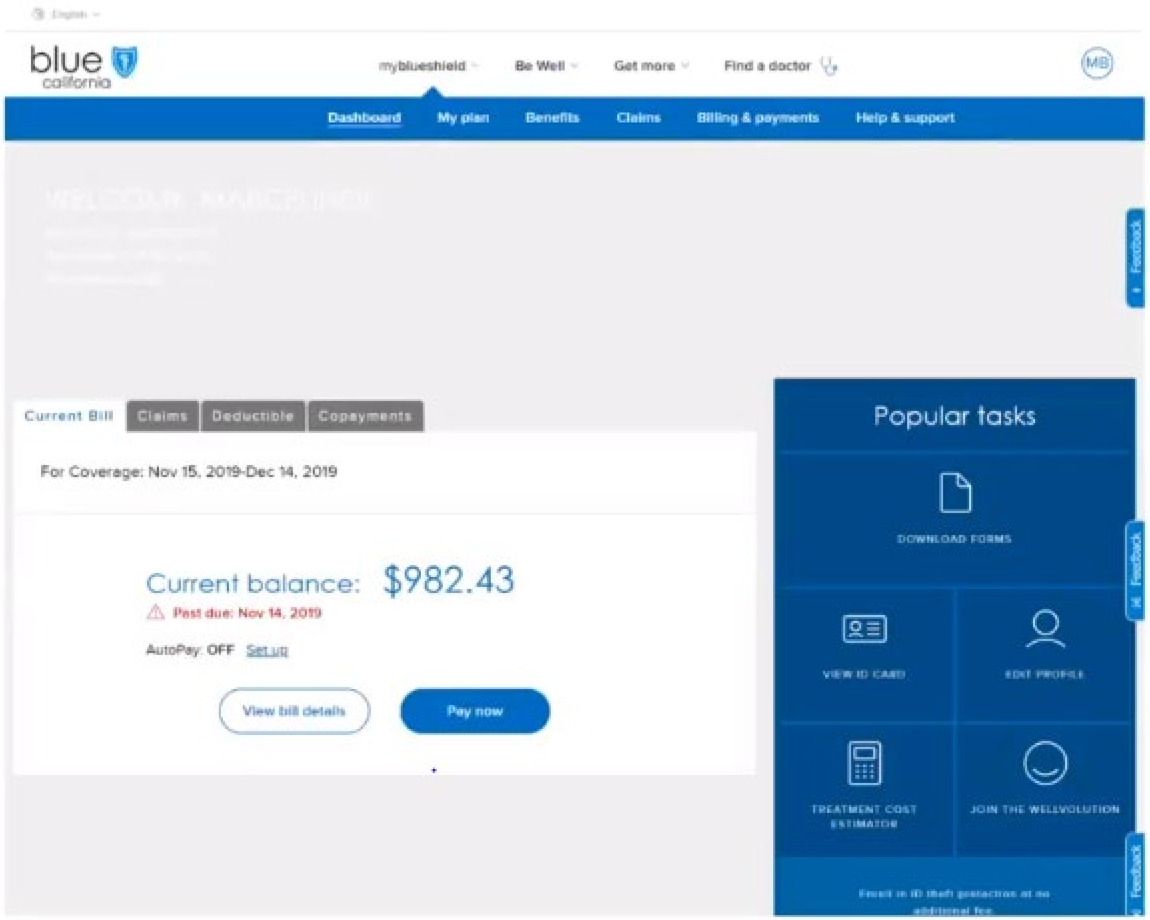
Member Portal/Mobile Enhancements

Current State

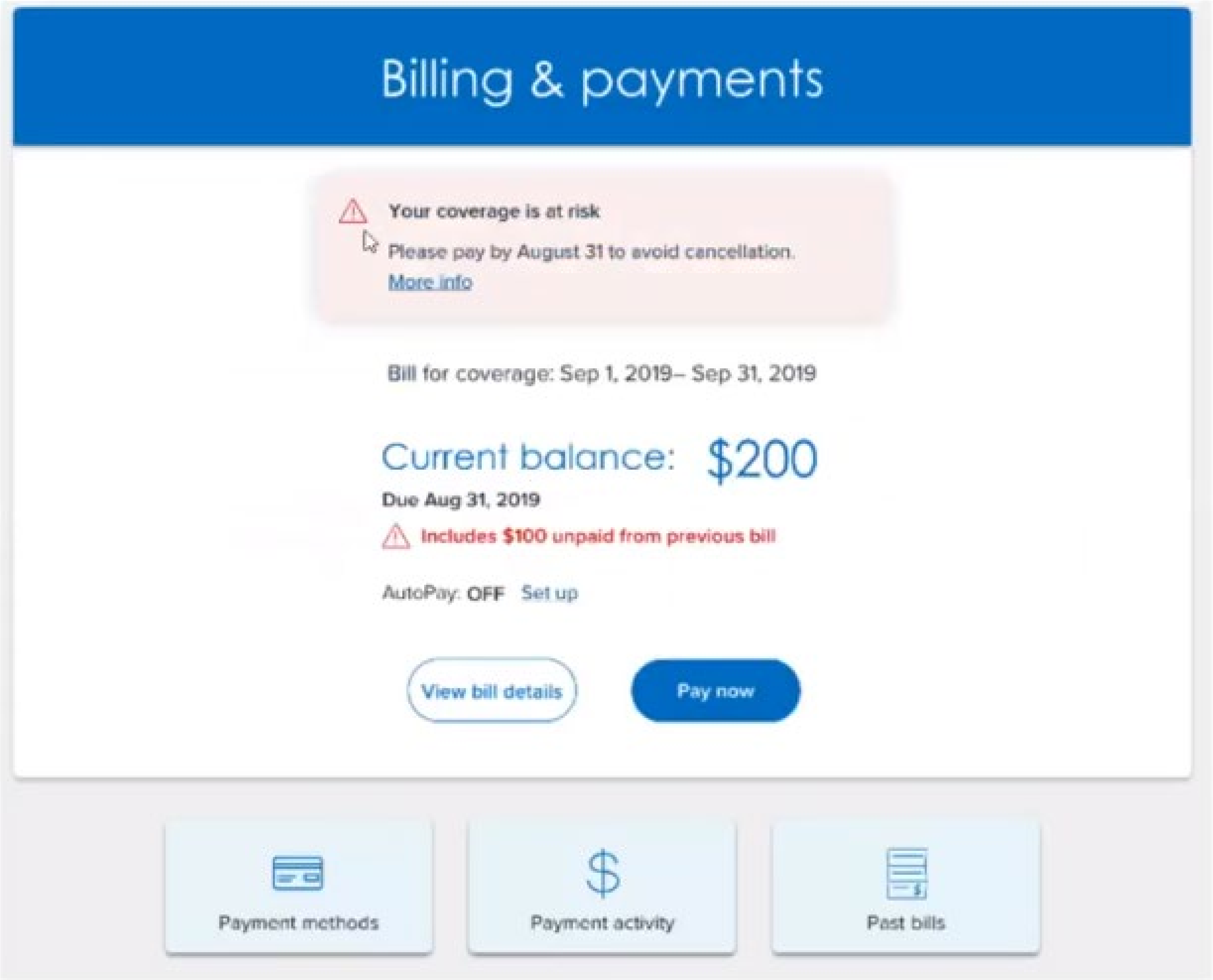
Member Portal/Mobile Enhancements

Future State

Member Portal/Mobile Enhancemen



Member Portal/Mobile Enhancements



Member Portal/Mobile Enhancements