



# NOW – A SIMPLER HEALTH CARE EXPERIENCE

For better care, lower costs and peace of mind

Small Group product guide | Effective January 1, 2020

# SIMPLE IS BETTER FOR EVERYONE

We want to help you find more time to do what you do best. Like growing your business and helping your clients find the right plans for their employees and their business. With Anthem, you can rest easy knowing we're working hard to give you back time in your day.

With this in mind, we've redesigned the health care and coverage experience to make it simpler for everyone. Our innovative tools, programs and resources, and nationwide networks all work together to improve health, lower costs and streamline the process. Plus, everything is in one place, with only one bill, one ID card, one service team and one website!

## One source for all of it

- **Customized service** — Anthem Health Guides are professionals who help members actively manage their health, use their health benefits appropriately and navigate the health care system more efficiently.
- **Innovative tools** — Our app offers a customized, intuitive digital experience to help members manage their care and improve their overall well-being.
- **Industry-leading dental, vision, life and disability plans** — Our robust product portfolio can be combined with medical for more comprehensive care. And our dental and vision networks are some of the largest, while our life and disability plans offer employees financial protection from life's unexpected events.
- **Enhanced pharmacy** — Our pharmacy solution, powered by IngenioRx<sup>SM</sup>, is designed to improve health and offer the best possible value. Medical and pharmacy data is connected in real time to find gaps in care, days or even weeks faster than standalone pharmacy benefit managers (PBMs).
- **Consumer-driven health plan (CDHP)** — With our Act Wise CDHP, health benefits and health savings accounts can be managed through one website, app and customer service number.
- **Producer Toolbox** — Access quotes, enrollments, commissions, renewals and maintenance tools. View, search, filter and sort through client data in all lines of business without jumping between dashboards. It's integrated with EmployerAccess so you can take care of business with a single sign-on. Plus we've reduced implementation times with our improved tools and streamlined processes.

## High-quality care designed for whole-person health

### HEAD-TO-TOE COVERAGE

Anthem Whole Health Connection<sup>®</sup> brings the vision of connected care to life. When dental and vision benefits are combined with medical, doctors get a more holistic view of each person's health. Plus, you'll have a single point of contact for any questions. All of our benefits work together for better health, lower costs, and a better customer experience.

### PERSONALIZED APPROACH

Enhanced Personal Health Care (EPHC), our patient-focused care model, rewards doctors for results — improved care coordination, reduction of unnecessary medical services, better management of chronic diseases and lower costs. All of that helps patients get healthy and stay healthy, reduces costs and creates a better experience. Our provider search tool identifies EPHC doctors and also uses data to intelligently sort results for a member's search.



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

## So many ways to make health coverage more affordable

- Your clients get a **5% bundled discount** on all their specialty premiums when they buy dental benefits for the first time along with vision, life and/or disability. And with only one bill<sup>1</sup> and one contact for everything, they'll save time too.
- **LiveHealth Online** makes it easy for members to see a board-certified doctor from a mobile device or computer with a webcam at the same cost as a visit to the doctor (or less!).

**YOUR TIME MATTERS — WE'RE WORKING HARD TO GIVE YOU MORE.**

# WHAT'S NEW IN 2020

For employer groups with 1-50 employees

Virginia

## **Anthem Dental Patient Health History**

As part of Anthem Whole Health Connection<sup>SM</sup>, we've developed innovative ways to deliver better care and lower costs. Our Anthem Dental Patient Health History gives network dentists the ability to access their patients' health information to get a complete view of their health, including prescriptions, medical diagnosis, care gap alerts and care management program participation.<sup>1</sup>

For example, a dentist can view an online care gap alert about a patient and educate the patient on the dental health complications of certain prescriptions, or recommend additional preventive dental care such as fluoride or sealants.

## **Meet Sydney**

Anthem's new mobile experience, Sydney, is a fully-integrated app that's designed to deliver a smarter health care experience. It's customized to fit each member's unique needs and can help members spend more time managing their health instead of trying to navigate the health system. Key features of this app:

- \* A personalized dashboard with integrated features
- \* An easy way to find care and schedule appointments
- \* A complete view of pharmacy, dental and vision
- \* Integrated well-being programs and incentives

## **A Great Money-saving Plan Option**

Anthem Balanced Funding can save employers money by minimizing the impact of Affordable Care Act (ACA) fees and taxes. It offers you the stability and full coverage of traditional health benefits for your business, with predictable monthly costs and no scary surprises. But you also have a chance to save some money if you have a healthy group of employees who end up with lower overall claims – like with a self-funded plan. The One Solution Savings Program applies.

## **Anthem Whole Health Bundling Savings**

Adding dental with vision, life and/or disability to an Anthem Blue Cross and Blue Shield health plan not only can save you 5% on your Specialty premiums, but you may also gain administrative efficiencies and opportunities to help your employees get and stay healthy.

## **Anthem Health Guide**

This program combines customer service and health support to give members access to highly trained professionals who consult with them and provide comprehensive help. Backed by smart technology and analytics, Anthem health guides are closely connected to health professionals, including nurses, health coaches, educators and social workers. Together, they help members stay on top of their health, get more value from their benefits and navigate the health care system. Members can call, request a scheduled call back, email or have an online chat on a computer or through our app.

For additional details please contact your Anthem representative.



SMALL BUSINESS

<sup>1</sup> This collaboration is allowed under the Health Insurance Portability and Accountability Act (HIPAA).



## ANTHEM AND SMALL GROUP

**We make a great team.** Working together to make health care easier for everyone, everywhere.



**1 in 3 Americans is covered by a Blue Cross and Blue Shield plan<sup>1</sup>**

- More than **106 million members**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



**Local focus in 14 states**

- Our KeyCare network offers access to 97% of service area doctors. Our HealthKeepers network offers access to 93% of doctors.
- When using network doctors members save big! And we reward our doctors for the quality of care they give not the number of patients they see. So members get more attention and better care.

### **Benefits that travel**

With the BlueCard® and Blue Cross Blue Shield Global Core® program members have access to medically necessary care across the country and around the world.

<sup>1</sup> Blue Cross Blue Shield Association website: *About the Blue Cross Blue Shield Association* (accessed May 2018): bcbs.com.

# MAKING A DIFFERENCE IN VIRGINIA

Supporting the communities we live in



Last year, we gave **\$3.6 million** to healthy causes in Virginia.



**\$312,000** in associates donations and giving



**8,168** in associate volunteer hours  
**\$2 million** in foundation grants



**\$251,838** in Anthem Foundation 50% matching associate giving

**\$728,000** in community relation programs

**We're proud to support several organizations across the state, including Boys and Girls Club.**

SOURCE: Anthem Corporate Responsibility Report, 2018: <http://anthemcorporateresponsibility.com/cr/>.

# CARE AVAILABLE ALMOST ANYWHERE WITH BLUECARD®

Members take health care benefits with them across the country and around the world.

The BlueCard® program offers members access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



## Within the United States

Members are covered for medically necessary care in all 50 states, whether care is needed in a rural or urban area.

When a member sees a network provider there are:

- No claim forms to complete.
- No payment upfront for medical services, except for the usual out-of-pocket expenses.
- Explanation of benefits received from the member's plan.



## Outside of the United States

Members have coverage for medically necessary care with access to doctors and hospitals worldwide through the Blue Cross Blue Shield Global Core® program.

Our PPO plans also include coverage for nonemergency care across the U.S. and while traveling abroad.

# ENHANCED PERSONAL HEALTH CARE

## High-quality care with lower cost

Enhanced Personal Health Care (EPHC) holds providers accountable for cost and quality outcomes.



**Rewards doctors** for results such as improved care coordination, reduced use of unnecessary medical services and better disease management.




**Gives providers** the support, data and incentives they need to change the way they practice health care.



**Improves the patient experience** with 24/7 access to care, extended office hours, same-day and weekend appointments, and better phone and email access to doctors.

## The results

-  **\$25.89** net savings per member per month<sup>1</sup>
- 11.4%** fewer inpatient admissions
- 9.5%** fewer emergency room visits<sup>1</sup>
- 1,000,000** attributed EPHC VA members <sup>2</sup>

**The EPHC doctor-patient relationship brings value to all of our plans, and with some plans, members have lower copays when they use EPHC providers.**

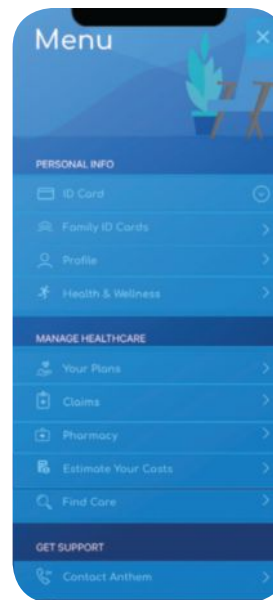
<sup>1</sup> Commercial EPHC Program Performance, October 2018. Per member per month savings are gross medical savings before provider gain share and clinical coordination payments. Savings based on four-year average from 2014-2017. Member level exposures to the EPHC program and outcomes were assessed on a quarterly basis. Reported outcomes reflect aggregated results from Anthem's Virginia service area.

<sup>2</sup> Data pulled from Tableau January 30, 2019 using the *EPHC Provider Profiling workbook in Payment Innovations*.

# INTRODUCING SYDNEY

Anthem has a new mobile app designed just for members. It's called Sydney, and it offers a streamlined health care experience that's customized for each unique user. Simple to understand and use, the app helps members manage their health without having to navigate the health care system.

Some highlights:



- A personalized dashboard that recommends programs and content based on claims
- An interactive smart chat feature to help members find what they need faster
- A quick way to find care and estimate costs
- A complete view of medical, pharmacy, dental and vision benefits
- Access to the member's well-being programs and incentives
- A digital ID card that can be emailed or printed

# LIVEHEALTH ONLINE: THE DOCTOR IS ALWAYS IN

Members can use LiveHealth Online to get care from anywhere. They can see a board-certified doctor from a mobile device or a computer with a webcam. Doctors can assess conditions, provide a treatment plan and send prescriptions if needed.<sup>1</sup> Spanish-speaking doctors are available through Cuidado Medico.

Members can see a licensed therapist or board certified psychiatrist in just a few days.<sup>2</sup>



## Why LiveHealth Online?

- **Convenience.** Access to care right from the home or office.
- **Choice.** Members can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, members pay \$59 or less per visit<sup>2</sup> to see a doctor, and visits with a therapist or psychiatrist cost about the same as an office therapy visit.

**Members can register at [livehealthonline.com](https://livehealthonline.com) or download the free mobile app.**

<sup>1</sup> Prescription availability is defined by physician judgment and state regulations.  
<sup>2</sup> Appointments subject to availability of the mental health professional.

# ACT WISE CONSUMER-DRIVEN HEALTH PLANS

## Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier for your clients to administer their health savings account because Anthem manages both the medical benefits and the spending accounts. We've streamlined everything — for brokers, employers and members.

Act Wise offers:



**One customer service number** for your health plan questions and banking needs.



**One website and mobile app** for members to review claims in real time and access benefit and account information.



**Simple tools and messaging** to help both employers and members understand their coverage and manage their health benefits and spending.



**Easy set-up** — whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.

# SUPPORTING WELL-BEING IN THE WORKPLACE

Our wellness resources are helping build a culture of health – at no extra cost!

**Time Well Spent®** is our online communications toolkit for workplace wellness. It includes a variety of educational tools and information to help your clients build a wellness strategy. Go to [timewellspent.anthem.com](http://timewellspent.anthem.com) to find:



## Health kits

Turnkey wellness campaigns focused on important health topics.



## Wellness calendar

A year of health education with monthly topics and links to support materials to share.



## Workplace challenges

Fun wellness campaigns that motivate employees to make simple, healthy changes.



## Educational resources

Posters, flyers and even podcasts on living healthfully, eating well, managing weight, preventing illness and more.

**Healthy Workplace** is a great online resource for planning and evaluating a workplace strategy.

Your clients can just go to [anthem.com/healthyworkplace](http://anthem.com/healthyworkplace).

# HEALTHY WAYS TO EARN REWARDS

Our plans offer lots of ways to support members at every level of health and some provide incentives for taking steps to stay healthy. Members can earn up to \$200 a year in rewards with these programs available with some plans.<sup>1,2</sup>



## Preventive Care Incentives

- Get a preventive wellness exam and flu shot, get \$100 on their Health Rewards Card\*
- Complete tobacco-free certification, get \$50 on their Health Rewards Card\*
- Complete online health risk assessment, get \$50 on their Health Rewards Card\*

**Make good health pay off. Once enrolled, register at [anthem.com](http://anthem.com) to get started.**

<sup>1</sup> Must be 18 years of age or older to qualify.

<sup>2</sup> A member and their covered spouse or partner can each earn up to \$200 in rewards a year.

\* Health Rewards card = A reloadable debit Mastercard® that's automatically credited when members earn rewards. Rewards can be earned by a member and their covered spouse or partner.



# PROGRAMS THAT MEMBERS CAN COUNT ON

These resources help members get support in every life stage.



## 24/7 NurseLine

- Round-the-clock answers to health questions
- Help deciding where to go for care



## Future Moms

- Education and support during pregnancy
- Assessments to help find risks
- Nurses on call for questions and follow-up throughout pregnancy
- Breastfeeding support through LiveHealth Online



## MyHealth Advantage

- Claims reviewed for gaps in care and health risks
- Confidential MyHealth note sent to members offering suggestions to improve health



## ConditionCare

- Support for members with chronic conditions
- Personalized plan from a nurse coach and team of specialists

# MORE GREAT PROGRAMS



**LiveHealth Online:** 24/7 doctor care, right from a computer or mobile device



**Enhanced Personal Health Care:** Team-based approach for personalized, proactive, quality care



**Cancer Care Quality Program:** Helps doctors provide evidence-based care for members. One focus is fewer side effects



**AIM Specialty Health Programs:** Guides providers and members to appropriate care for some of the most common services and procedures



**Quick care options:** Helps members understand where to go when they need care right away



## Case management

- Proactive outreach to members who are hospitalized or have a serious illness
- Support from a nurse care manager and other health professionals