

Introducing CalPERS New PPO Administrators: Blue Shield and Included Health



August 22, 2024

Presenters

CalPERS

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Blue Shield of California

- **Sarah Summer**, Vice President, Enterprise Rapid Response
- **Jaime Rodriguez**, Director, CalPERS Account Management

Included Health

- **Dr. Ami Parekh**, Chief Health Officer
- **Dr. Phil Zuzolo**, Senior Medical Director

CalPERS Objectives for New PPO Contracts

Create Value and Financial Alignment

Align Quality and Equity Goals

Improved Member Care and Support

Why Blue Shield of California and Included Health?



Aligned on affordability, quality, and equity



Improved care coordination and quality improvement



Performance guarantees for controlling costs and improving quality

What's Not Changing?



Plan names and service areas



Copays, deductibles, coinsurance



Pharmacy benefits through OptumRx

Included Health Will Lead All Administrative Services for Basic PPO Members



Assist with finding a doctor and understanding claims



Provide expert opinions and complex case management



Virtual network of primary and behavioral health providers

For Medicare Supplement Members



Administrative services will be provided by Blue Shield



Access to providers is not impacted by change



Care coordination will continue to be covered by CMS and provided by clinicians as is done today

Blue Shield's Role



Provide administrative and customer services to Medicare members



Process claims and administer benefits



Provide utilization management and prior authorizations



Create and maintain provider networks for Basic members

Blue Shield Networks for Basic Members

PERS Gold & PERS Platinum

- Same significant hospitals, facilities, and systems
- Targeted strategies to minimize disruption and ensure ongoing adequacy and quality of networks



Overview of Blue Shield of California for CalPERS PPO Members

August 22, 2024



Blue Shield of California and CalPERS have shared missions, visions and strategies focused on affordable, high-quality and equitable care



- California Public Employees' Retirement System serving those who serve California
- To ensure our members have access to equitable, high-quality, affordable health care
- “We aspire to transform health care purchasing and delivery by ensuring our members have access to high-quality health care that is equitable, affordable, and available for all when and where it’s needed”

- Our California-based not-for-profit with a 2% profit cap and more than 20 years of successfully partnering with CalPERS to serve those who serve California
- mission is to create a health care system that is worthy of our family and friends and sustainably affordable for everyone

From CalPERS 2022-27 Strategic Plan

Our PPO implementation goals are to maintain member access as much as possible while improving affordability and quality

Broad Network (Platinum) Primary Care and Specialists	98.6%
Narrow Network (Gold) 22 Rural Counties & zip codes without an HMO Option	98.5%
Behavioral Health (Both Broad and Narrow)	87.0%

Through targeted contracting, we will achieve a 98% network match with your current provider network for primary care & specialists and 87% network match for behavioral health.

In addition, we are committed to material improvements in cost and quality:

- Reduce current annual medical cost trend from greater than 5.5% to 3% by 2029; and
- Align with CalPERS on our quality goals to ensure CalPERS members receive high quality care.

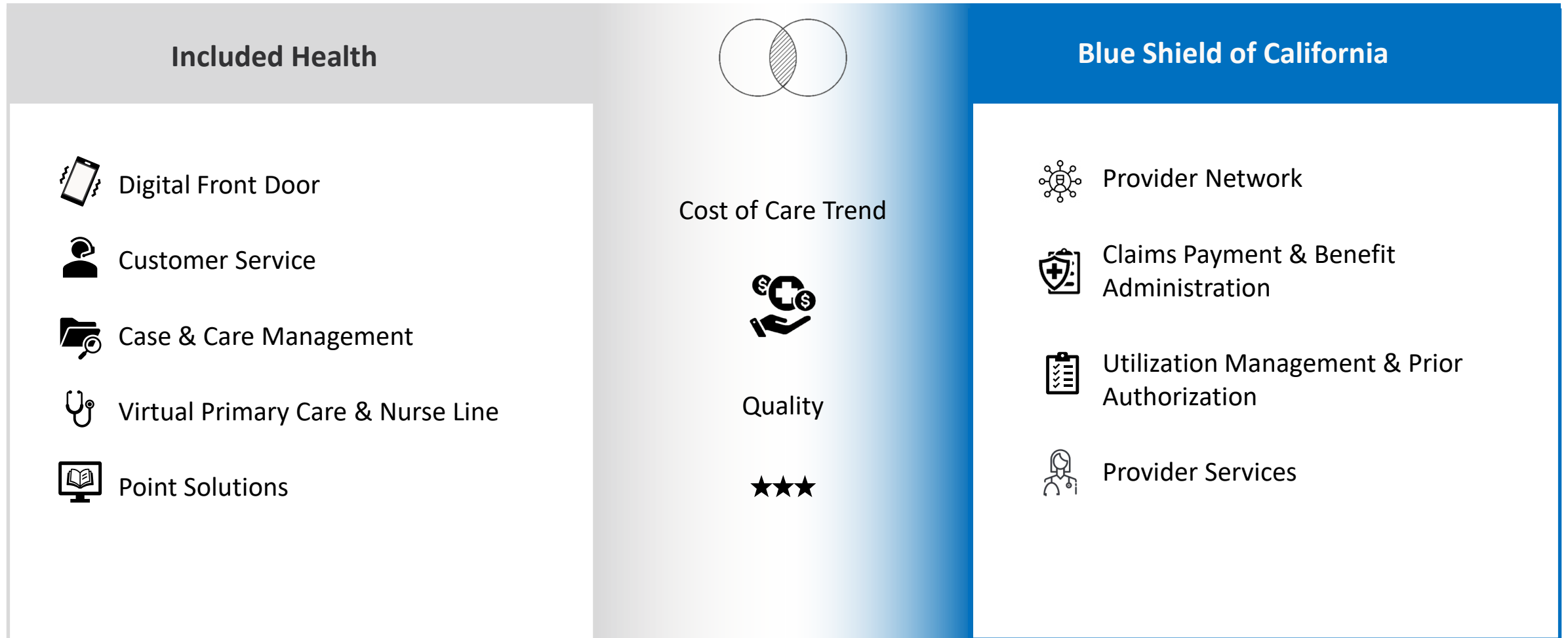
Blue Shield's Strategies for Continued Member Access and Support

Continuity of Care: Blue Shield is applying California and Federal eligibility criteria for Continuity of Care so they may continue to receive care with their existing providers for up to one year. *(All PERS Platinum & PERS Gold Members)*

Limited Out-of-Network Exception: Blue Shield will provide a one-year out-of-network exception program for primary care, specialty and behavioral health office visits (treating their office visits as if in-network). *(All PERS Platinum members; PERS Gold members in 22 rural counties and in ZIP codes without an HMO or EPO option)*

Support to find a provider: In partnership with Included Health, members can obtain personalized support to understand their options to keep their current providers or get help finding a new provider. *(All PERS Platinum & PERS Gold Members)*

Blue Shield is partnering with Included Health to serve CalPERS Basic PPO (non-Medicare) members





Overview of Included Health

August 2024

Our mission is to raise the standard of healthcare for everyone.

By educating, empowering, and guiding members to the highest quality, most convenient care. Removing the hassle and guesswork from using their benefits. Optimizing care delivery to improve total cost of care.

Putting members first

~10M

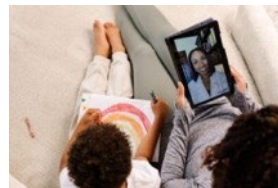
Members covered, 24/7



Raising the standard of care

1000+

Clinicians on staff



Improving the member journey

4.9/5

App Store Rating





Providing support for PPO Basic members starting 9/9 through Open Enrollment and beyond

During Open Enrollment through 2024

Live support

To answer questions about upcoming PPO plan changes

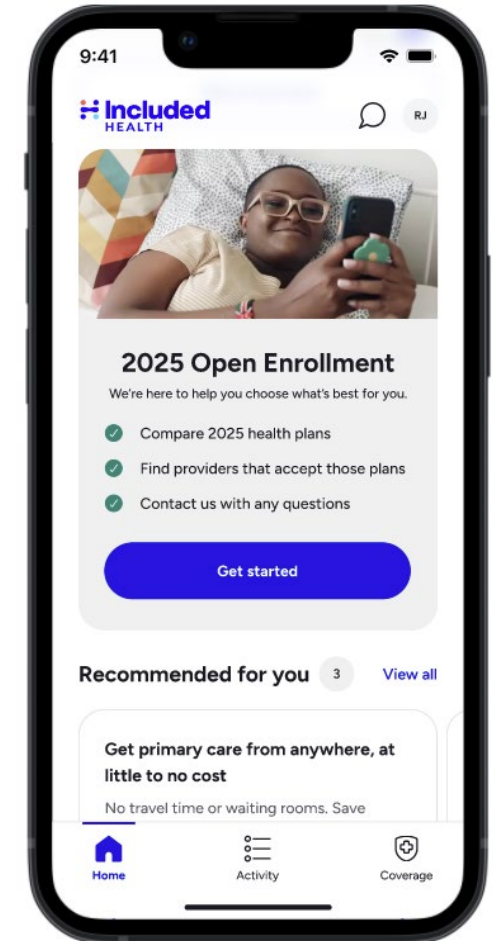
- 24/7 live advocacy for plan education
- Available via phone or chat

Finding providers

To check current providers' network statuses with Blue Shield of California's network and find in-network providers for the next plan year

- Available via app, 24/7

Supporting continuity of care and transition of care needs





Starting 1/1/25: A single point of entry for any healthcare need for PPO Basic members

Administrative

Member trying to find and understand health benefits

Parent looking for urgent care options for sick child

Continuum of Care

Member looking for easy access to a PCP

Member looking for a knowledgeable therapist

Complex

Spouse trying to navigate a rare diagnosis for partner

1. Provide Assistance

Personal Advocate
Claims and Billing
Coverage & Plan Design
Spending and Cost of Care

2. Improve Access

Guidance to CalPERS Benefits
Provider Matching
Condition and Treatment Options
Expert Opinions

3. Deliver Care

Primary Care
Routine and Urgent Care
Behavioral Health Therapy and Psychiatry
Complex Case Management



How we support CalPERS PPO members

CalPERS Pod

Dedicated to CalPERS

Clinicians
oversee clinical questions
on the patient's behalf

Care Coordinators (CCs)
advocates for members,
includes Spanish speakers

... can connect to **MULTIDISCIPLINARY TEAM**

Records specialists

Claims advocates

NPs, PAs, RNs

Dietitians

Therapists

Psychiatrists

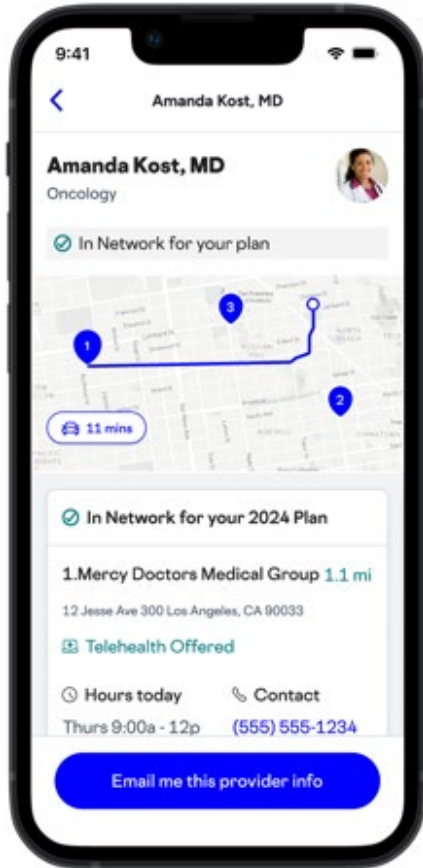
Social Workers

Physicians

Clinical Pharmacists

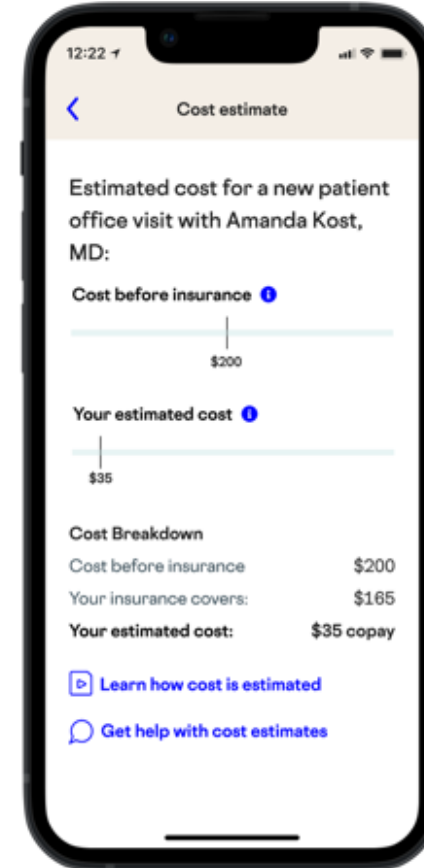
How we support CalPERS PPO members

Through a dedicated CalPERS care team and through an easy-to-use app and platform



**Local in-network
high-quality PCPs
and specialists**

**Supplemental
virtual care
for BH, urgent care,
and PCP**



**Guidance to
relevant benefits
for help with
certain needs**

**National experts
providing escalated
support**

Member Journey Example

Mid-50s male

- History of kidney transplant, hypertension, and pre-diabetes
- Hasn't engaged with healthcare in 2+ years, partly due to cost
- Positive screen for anxiety and depression
- Lifestyle risks



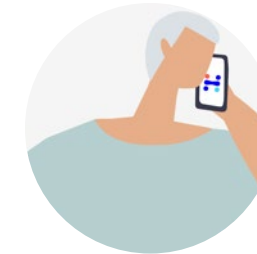
1 Received email from IH

Member received outreach campaign informing him about IH's services. He accessed IH and scheduled an IH Primary Care visit the next day.



2 Supplemental virtual primary care visit

Member's visit with IH PCP revealed a need for prescription refill and updated labs. Member shared he was experiencing numbness and tingling in feet and lower legs, but in the past didn't get care due to cost and barriers to transportation.



3 Referral to ED

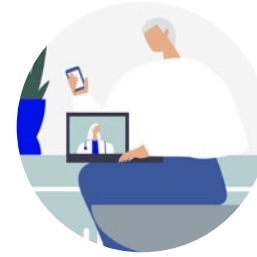
Lab results revealed an urgent situation (glucose >400 and hemoglobin A1c 15.5%). IH PCP reached out the same day the results came in to refer member to local ED for confirmation and treatment.

Member Journey Example (cont.)



4 ED follow-up

Medication reconciliation completed post-discharge. IH care team recommended IH's Care and Case Management program; member decided to enroll and was connected to IH nurse care manager for intake. Also connected member to a local high-quality nephrologist and endocrinologist and provided medical records to providers.



5 Enrolled in care plan

IH nurse care manager worked with IH PCP to coordinate on-staff team of Psychiatrist, Dietician, Social Worker, and Pharmacist for BH, social, and lifestyle needs. Team ensured member began using a continuous glucose monitor (supported PA process and paperwork, confirmed coverage). Pharmacist optimized medication regimen based on diagnoses, condition mixes, and costs. Social worker addressed transportation concern and helped file disability.

Outcomes that matter

Weekly check-ins over the next 7 months resulted in blood pressure, cholesterol, and cardiovascular risk all under control plus an 11% decrease in A1c (6.1%). IH addressed social determinants that were inhibiting member's ability access ongoing care, including managing prescription costs for better long-term adherence.

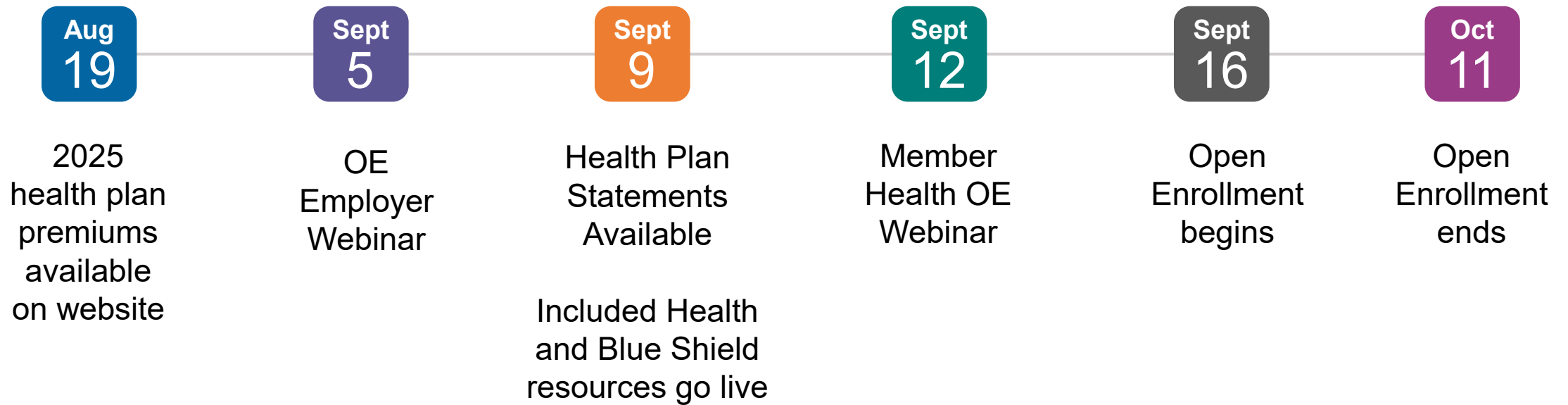


What matters to you, **matters to us.**



- A dedicated care team experience **focused on CalPERS PPO members**
- **Improvement in the health and wellbeing** of CalPERS PPO members
- A committed partner who is equally focused on **building for the future**

2024 Open Enrollment Key Dates



Questions & Answers

Thank you!

Appendix: 22 Rural Counties without a Lower Cost HMO

- Alpine
- Amador
- Calaveras
- Del Norte
- Glenn
- Imperial
- Inyo
- Lassen
- Mariposa
- Mendocino
- Modoc
- Mono
- Plumas
- San Benito
- Shasta
- Sierra
- Siskiyou
- Sutter
- Tehama
- Trinity
- Tuolumne
- Yuba

Appendix: ZIP Codes without an HMO or EPO option

El Dorado County	Nevada County	Placer County	San Bernardino County
<ul style="list-style-type: none">• 95721• 95735• 96142• 96150• 96151• 96152• 96154• 96155• 96156• 96157• 96158	<ul style="list-style-type: none">• 95724• 95728• 96111• 96160• 96161• 96162	<ul style="list-style-type: none">• 96140• 96141• 96142• 96143• 96145• 96146• 96148• 96161	<ul style="list-style-type: none">• 92242• 92267• 92280• 92363